

# **HOUSING ELEMENT**

## **AN ELEMENT OF THE GENERAL PLAN**




### **CITY OF ESCONDIDO**

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ESCONDIDO  
HOUSING ELEMENT  
(1985 Revision)

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## EXECUTIVE SUMMARY

### HOUSING ELEMENT REQUIREMENTS

Each city in the State of California must have an approved general plan to guide its development activities. The plan must contain certain elements. The Housing Element became one of the required elements in 1969.

State law passed in 1980 (AB 2853-Roos Bill) describes the requirements for housing elements, the need to include an assessment of Regional Housing Needs, the role of the California Department of Housing and Community Development (HCD) in the review of elements, and procedures and timing for the adoption of the Housing Element.

According to that law, the Housing Element must contain three parts: (1) an assessment of housing needs and an inventory of resources and constraints relevant to the meeting of these needs; (2) a statement of the community's goals, quantified objectives, and policies relative to the maintenance, improvement, and development of housing; and (3) a program which sets forth a five-year schedule of actions to implement the policies and achieve the goals and objectives of the Housing Element.

### REVISIONS

The Housing Element must be revised as appropriate but not less than every five years. The City has to revise its Housing Element for submission to HCD and approval by July 1, 1985. The state has 90 days in which to review elements or revisions to elements. The extent of the revisions depended upon the differences between the previously adopted Housing Element and the requirements of the law and/or the availability of more current information and changes in housing conditions.

The City of Escondido adopted its existing element in July, 1979 and received advisory comments from HCD shortly thereafter. The requirements for housing elements were adopted by the state in 1980. In September, 1981, the City revised its Element to respond to the 1979 HCD comments. As a result, the City's 1979 Element (as revised in 1981) complied with most of the provisions of the 1980 law. The proposed revision (1985) of the City's Housing Element responds to additional information and requirements. Housing information was available (most notably the 1980 Census, 1984 Estimates, the 1985-1991 Housing Needs Statement, and SANDAG's Series 6 Regional Growth Forecasts).

The Element contains three major chapters: Strategies, Implementation: Policies and Programs, and Needs Assessment. The Strategies and Implementation have been revised only as necessary to reflect the status of current policies, programs,



and the new needs assessment (see Table for Summary Status). The Implementation: Policies and Programs are the blueprints to guide housing activities from 1985-1991. This chapter also was revised only as necessary. However, these two chapters should provide the City with a means by which it can develop, modify, and/or revise its housing policies. Several policy directions will need to be revised during the next five to six years. City Council may wish to identify other directions or approaches for City. The Housing Element should be used for these purposes. The last chapter provides an update to the needs assessment and contains thorough analysis of the important aspects of the housing market in Escondido. The revisions were made as part of a local technical assistance program through the San Diego Association of Governments (SANDAG).

SUMMARY OF NEEDS ASSESSMENT  
COMPARISON TO NORTH COUNTY CITIES  
ESCONDIDO  
1980-1984

	<u>Escondido</u>	<u>Oceanside</u>	<u>Vista</u>	<u>Carlsbad</u>
Total Units (1984)	29,503	35,476	16,489	16,715
Percent Single Family (1984)	54.7	57.5	62.5	61.3
Percent Multi-Family (1984)	34.1	35.4	29.2	34.4
Percent Mobile Homes (1984)	11.2	7.1	8.3	4.3
Percent Condominiums (1980)	6.5	10.6	3.2	18.1
Owner/Renter (1980)	1.20	1.24	1.41	1.76
Percent Housing Built 1970-1980 (1980)	50.7	55.8	45.3	65.7
Percent Housing Built before 1940 (1980)	3.7	3.7	4.0	2.7
Percent Lacking Plumbing (1980)	0.6	0.7	0.8	0.4
Percent Overcrowded (1980)	4.6	6.5	5.3	3.1
Percent Vacant Single Family (1984)	2.0	2.1	1.2	1.4
Percent Vacant Multi-Family (1984)	2.2	2.9	2.3	7.9
Percent Vacant Mobile Homes (1984)	0.9	1.9	1.7	0.5
Value (1980)	\$83,100	\$75,300	\$82,600	\$123,400
Rent (1980)	\$301	\$287	\$269	\$317
Percent Overpayers (1980)	50.1	52.2	—	45.0
Household Income (1980)	\$15,258	\$14,969	\$15,285	\$22,354

Sources: 1980 Census, 1984 Population and Housing Estimates, and 1984 Vacancy Survey.

SUMMARY OF HOUSING GOALS  
(Low and Moderate Income)

<u>Policies &amp; Action Programs</u>	<u>Staff Responsibility</u>	<u>Anticipated DU's Over Next 6 Years</u>
1. Expedite Condominium Permits	City Planning	Percent of Total Condominium (New Units-Moderate Income)
2. CDBG for Off-Site Improvements	Community Services/ Engineering	50 Units (New Units-Low Income)
3. Density Bonus (Senior Housing Program)	City Planning	100 Units (New Units-Low & Moderate Income)
4. Reduced Minimum Lot Size (from 6,000 to 3,000 square feet)	City Planning	300 Units (New Units-Moderate Income)
5. Section 8 Existing	Community Services/ County Housing Authority	150 Units (Existing Units-Low Income)
6. Rehabilitation Assistance	Community Services	300 Units (Rehabilitation-Low Income)
7. Mortgage Revenue Bonds	City Manager	200 Units (New Units-Low & Moderate Income)
8. Redevelopment	City Manager/ City Planning	300 Units (New Units-Low Income)

NOTE: The City's Housing Element goals were directed away from reliance on Federal funds, and towards assisting the private developer in providing low cost dwelling units on an incentive basis.



## CHAPTER 1 INTRODUCTION

The California Government Code, Section 65302(c) and California Health and Safety Code Section 41134, required housing elements to contain a comprehensive problem-solving strategy responsive to the housing needs of the entire community. The essence of the housing element consists of provisions relating to the development and implementation of a housing program in order to make adequate provision for the housing needs of all economic segments of the community.

As the major document of local housing strategy, the Housing Element was intended to provide citizens and public officials with an understanding of the housing needs of the community and to set forth an integrated set of policies and programs aimed at the attainment of defined goals. To attain the State mandated goal of providing decent housing in a satisfying environment, the Housing Element also promotes closer coordination of housing policies and programs at local, state, and federal levels realizing that the attainment of housing goals depends upon the shared commitment of all levels of government.

Escondido was only a part of a general housing market area. The City shared a collective responsibility with other localities for meeting the housing needs of the total market area population. Therefore, the local Housing Element responded to housing needs of a fair share of all those households who did not reside within the City but whose housing opportunities were nevertheless affected by the planning decisions of the City. According to the State Guidelines, the community to be served by the local Housing Element must have included a fair share of those market area households who might live within the local jurisdiction if a variety of housing choices were available which met their needs.



## CHAPTER 2 BACKGROUND

### HOUSING ELEMENT REQUIREMENTS

Each city in the State of California must have an approved general plan to guide its development activities. The plan must contain certain elements. The Housing Element became one of the required elements in 1969.

State law passed in 1980 (AB 2853-Roos Bill) describes the requirements for housing elements, the need to include an assessment of Regional Housing Needs, the role of the California Department of Housing and Community Development (HCD) in the review of elements, and procedures and timing for the adoption of the Housing Element.

According to that law, the Housing Element must contain three parts: (1) an assessment of housing needs and an inventory of resources and constraints relevant to the meeting of those needs; (2) a statement of the community's goals, quantified objectives, and policies relative to the maintenance, improvement, and development of housing; and (3) a program which sets forth a five-year schedule of actions to implement the policies and achieve the goals and objectives of the Housing Element.

The first part (needs assessment) must include the City's share of the regional housing needs of persons at all income levels. The San Diego Association of Governments (SANDAG) has developed the Regional Housing Needs Statement which responds to the state requirements and had been approved by HCD. The City of Escondido adopted the Needs Statement in June, 1984.

The legislation also defined HCD's role in the review of local housing elements. A major source of controversy during the late 1970's was the interpretation of the nature of the Housing Element Guidelines that HCD developed in 1977 and subsequent review comments by HCD. HCD interpreted the Guidelines as a mandate to which housing elements must comply. Local governments interpreted the Guidelines, and subsequent review comments by HCD, as advise to which local governments may, or may not, respond. The law passed in 1980 clearly defined HCD's role as advisory. However, significant portions of the Guidelines had been included in the law.

Local governments were allowed to pursue two options until October 1, 1981. One, they could submit elements in compliance with the HCD's Guidelines of 1977; or two, they could submit elements in compliance with the state law of 1980. However, all housing elements were to comply with the state law by July 1, 1984 (date by which all housing elements were to be revised). However, the deadline for revisions was extended by a state law passed in 1984 (AB 3816) to July 1, 1985 for governments in the San Diego region.



## REVISIONS

The Housing Element must be revised as appropriate but not less than every five years. The City had to revise its Housing Element for submission to HCD by April 1, 1985. The state had 90 days in which to review elements or revisions to elements. The extent of the revisions depended upon the differences between the previously adopted Housing Element and the requirements of the law and/or the availability of more current information and changes in housing conditions.

The City of Escondido adopted its existing element in July, 1979. The requirements for housing elements were adopted by the state in 1980. However, the City's element addressed a portion of the new requirements. The proposed revision of the City's Housing Element responds to the new requirements. Additional housing information was available (most notably the 1980 Census, 1984 Estimates, the 1985-1991 Housing Needs Statement, and SANDAG's Series 6 Regional Growth Forecast). The update to the needs assessment contains a thorough analysis of the important aspects of the housing market in Escondido. This section also contains most of the revisions made in the Housing Element. Other changes in the element were responses to the revised needs assessment.

## CITIZEN PARTICIPATION

The citizens of Escondido, in cooperation with local governmental officials, were active in assessing and providing for the housing needs of low income residents of the community. In November 1968, the Escondido City Council appointed a Housing Committee, composed of delegate members of community organizations, the City Council, and City staff, and charged this committee with the task of determining the housing needs of the City of Escondido. This committee, with the support of volunteer citizen organizations, conducted a resident housing survey in an effort to identify the occurrence of deteriorating and dilapidated housing conditions in the older built-up part of the City. As a result of this survey, and an analysis of the existing and future housing needs of the community, the committee concluded in their report, Escondido Housing, A Report (April 1969), that a need did exist for low income housing in the City of Escondido. The committee thus recommended that the City implement a comprehensive housing program that would use available federal assistance programs to provide additional moderate-priced housing in Escondido. This committee's report was also used as a support document in the preparation of the Escondido General Plan - 1990, which was adopted in 1970.

Following the recommendations of the Housing Committee, the City Council, in April 1970, appointed an Ad Hoc Housing Committee, composed entirely of local citizens, as the first step in the development of a housing program. This committee carried out a separate investigation into the feasibility of providing low cost housing in Escondido, looking into such aspects as the relative cost factors borne by the developer in the provision of housing and the impact of city building and subdivision codes on the cost of housing. This document was of a much more technical, practical nature than the preceding Housing Committee Report, which was primarily of a reconnaissance nature. The findings of the Ad Hoc Housing Committee, published in the Report of the Investigation into Escondido Housing (April 1971), re-affirmed the need for moderate and low income housing in the Escondido community. The Ad Hoc Committee recommended that the City



Council appoint a separate Local Housing Authority composed entirely of lay members, as provided for by California State law. Both reports, Escondido Housing: A Report and Report of the Investigation into Escondido Housing, contained sections on the completion of an adopted Local Housing Element, and expressed the intentions that the data and conclusions contained within the reports be utilized by the City in completing the mandated Housing Element.

The role taken by the League of Women Voters, a citizen organization, in advocating a public response to the low income housing needs of Escondido was noted. The League of Women Voters carried out a preliminary housing survey in 1968, the first one made in Escondido, and the data collected proved useful to the Housing Committee in their subsequent report. The League of Women Voters also carried out a survey of active housing authorities throughout California, and their findings were included in the Ad Hoc Housing Committee's report.

As a result of the findings and recommendations of the Ad Hoc Housing Committee, the City Council in 1971 established a local housing authority empowered to initiate local housing programs and appointed five local citizens to this authority. However, in May 1972, the City Council itself assumed the functions of the Housing Authority, and appointed an Ad Hoc Technical Housing Committee for the purpose of finding means by which the City could provide low cost housing for the elderly. This Ad Hoc Committee was able to develop plans and to engage a non-profit sponsoring organization for the construction of a senior citizen's housing project during 1973. Financing for the project was obtained by means of a mortgage insured by the Department of Housing and Urban Development under the FHA 221(d)(3) Program, and in November 1974, the voters of Escondido approved the lease of a five (5) acre city-owned site on which to construct the project. This 132-unit project, incorporating a one story quadraplex design, was completed and ready for occupancy by the fall of 1977.

In April 1975, the County Housing Authority assumed future responsibility for administering the City's local housing assistance programs.

## REGIONAL RELATIONSHIPS

The San Diego County Regional Housing Market, of which Escondido and its environs is a component, was subjected to strong demand pressures as a result of a continued high rate of population growth. The local economy became more diversified in nature, with less reliance on the military and the fluctuating conditions of the aerospace industry and related defense contract operations. The highly mobile military population and a high rate of immigration from other areas of the country exerted strong demands on the regional housing market. An important component of this immigration was retired persons who were attracted by the region's mild climate. Many of these retired persons originally came to the San Diego region while on military duty, and chose to return here after completing the working years of their lives.

The San Diego region increased in population by 37.1 percent between 1970 and 1980. The total number of housing units increased by 59.3 percent during this same period. This excess of new housing over population growth illustrated the accelerated rate of new household formations. With the coming of age during the 1970's of those born during the "post-war boom", there was a high rate of new household formation by those between 20 and 30 years of age. This condition was



caused by delays in marriage, the rising divorce rate, single households, and the large proportion of retired elderly households and formed a high demand for new housing in the region. The median household size in the County showed a significant decline from 1970 to 1985.

In order to phase future regional growth with public services, the San Diego County Board of Supervisors adopted a regional growth management plan, intended to complement the growth management policies of the City of San Diego. The County's regional growth management strategy called for the location of future growth in areas most nearly adjacent to existing public services and facilities. The eventual incorporation of various County communities, such as Valley Center, was recommended, in order to provide local financing for the public facilities necessary to serve future growth. Potential growth areas throughout the County were identified, and rated as to their desirability for growth. The policies of this growth management plan have an effect on growth in the unincorporated fringe areas within the Escondido Planning Area, as well as increasing growth pressures in areas within the City limits of Escondido. The City of Escondido has responded to pressures for annexation of adjacent fringe areas impacted by residential growth and extended City services and utilities to these areas. The City assessed the long-term fiscal impact of these service extensions, in light of overall General Plan goals relating to the growth of the City.

#### The Inland North County Area

Escondido and its environs were not isolated from the dynamics of the Regional Housing Market. However, the distance between this area and the core San Diego metropolitan area to the south, and the North County coastal area to the west, indicated some autonomy in the housing market of Escondido and its neighboring communities.

The northern portion of San Diego County, known as "North County", formed a distinct subsection of the County housing market, subject to population growth pressures and environmental constraints. With the projected expansion of various industrial centers ranging from the coast inland to the vicinity of Escondido and the attractiveness of the natural environment, this part of the County was projected to experience the most rapid population growth rate of the entire San Diego County.

Various development limitations had been imposed in communities surrounding Escondido due to the lack of additional capacity in local sewage treatment plants. These limitations were imposed in areas served by various independent sanitation districts, including the neighboring communities of Vista, San Marcos, Carlsbad, the coastal communities of Leucadia, Encinitas, and Cardiff, and also the inland community of Poway. Only the cities of Oceanside and Escondido, which operated their own sewage treatment facilities, had adequate capacity to accommodate the additional growth. Until governmental approvals were obtained to expand the sewage treatment facilities that served the various unincorporated portions of North County, a significant degree of pressure for development was exerted on Escondido.

### San Marcos

The City of San Marcos, like Escondido, began as a small rural and agricultural community, and did not experience the pressures of rapid growth until the 1960's. This rapid development continued, with San Marcos experiencing the most rapid growth of any city in the County since 1970.

Residential construction in San Marcos was primarily single family subdivisions and adult mobile home parks. Apartments and condominiums had not been extensively developed in San Marcos. San Marcos has an industrial area containing a number of manufacturing firms, and land was available for expansion of industrial employment. A rapid rate of population growth was projected for San Marcos, and residential completions were expected to consist primarily of single family homes and mobile homes. San Marcos was expected to provide housing opportunities most similar to that of Escondido in terms of price, type, and proximity to employment.

### Vista

Vista was a city of 41,945 people in 1984 which underwent a transition from a County agricultural community into a growing bedroom community. Development ranged from semi-rural estate through single family tract development, including an older area of apartments and mixed land uses. The multifamily and mobile home units in Vista were largely developed during the 1970's and early 1980's and were expected to continue to increase.

### City of San Diego

The rapidly growing communities within the northern incorporated area of the City of San Diego made a significant contribution to the housing market of the inland North County area. These new communities, which began in the mid-1960's and were rapidly developed in the 1970's, included Rancho Bernardo, Rancho Penasquitos, Mira Mesa, and the Scripps Ranch.

Rancho Bernardo is a community lying closest to Escondido to the south. It developed under a private master plan into an attractive, primarily retirement-oriented community. Single family homes were predominant, but significant proportions of adult-oriented condominium and apartment projects existed. Housing developments were priced in the upper middle to high ranges. Completion of the Rancho Bernardo trunk sewer line to Escondido's Hale Avenue Treatment Plant allowed for additional growth in the Rancho Bernardo area.

The Rancho Bernardo Industrial Park contained several major firms, and was a significant employment center for both the North County and San Diego area. Substantial growth in employment was projected for this area, which expected to exert a demand for moderate-priced housing in the Escondido area.

The Penasquitos area, to the south of Rancho Bernardo, offered single family units in a middle to upper middle price range. Also, a more significant concentration of multifamily and rental units existed which competed with similar units in Escondido.



The Mira Mesa and Scripps Rancho areas, located about 15 miles south of Escondido, contained single family developments generally in a moderate to middle price range. Growth in these developments had responded in part to employment growth in the Kearny Mesa and Miramar areas lying to the south. However, the production of additional moderately-priced housing had a marginal impact in competing with similar priced housing in Escondido.

#### Poway

Development in Poway consisted primarily of single family subdivisions, with some construction of multifamily units. With no major employment centers, Poway was essentially a bedroom community within the San Diego metropolitan area. A significant amount of new construction, competing in price and type with that in Escondido, was expected to occur in Poway.

#### Unincorporated County Areas

The unincorporated areas of San Diego that are adjacent to the City of Escondido include the communities of San Dieguito, Ramona, and Valley Center. These areas exhibited a wide range of development patterns, from high density multi-family development to low density rural estate and agricultural uses.

The San Dieguito area lies to the southwest of Escondido and is generally separated from Escondido by rugged, mountainous terrain. This community experienced relatively rapid residential growth. While much of the development here was typified by the exclusive Rancho Santa Fe area, with its large country estates surrounded by citrus and eucalyptus groves, significant amount of high density condominium developments along the coastal areas occurred. Due to this area's rather distinct geographical separation from Escondido, little economic interaction between these two communities took place, and development appeared to have little impact on the inland North County housing market.

The communities of Ramona and Valley Center, bordering the Escondido Planning area on the southeast and northeast, respectively, were largely rural and sparsely populated, in which agricultural and ranching uses predominate. The only intense land uses were small town centers with a cluster of local commercial firms. The rate of population growth increased, spurred by the relatively low cost of land and widespread parcel splitting. However, growth in these areas in the future was not expected to be substantial. Large areas of rugged terrain, the limitations on the effectiveness of septic tank system, and the lack of public sewerage systems were expected to act as constraints on future intensified growth. These areas continued to contribute to the local market for large lot estate development, similar to that of the fringe areas of Escondido.

## CHAPTER 3 STRATEGIES

### INTRODUCTION

The data presented in this element pointed to several existing areas of need, as well as warn of potential problem areas. In formulating a strategy, these problem areas were identified and alternative approaches suggested as mitigation measures. The problem areas were also placed in priority according to the extent and severity of the need. These preliminary considerations were expected to ensure a housing program which was both internally consistent and consistent with the goals and objectives of the element.

The City's fair share allocation indicated that the provision of lower income housing units annually, or units in a three-year period, represented a minimum good-faith effort. While some of these units were expected to be by the private sector, the very low income and large families were expected to require some form of assistance.

From 1975 to 1985, over 445 units of lower income assisted housing have been provided through various programs. The City would be able to continue this level of effort with the proposed programs outlined below and in the Implementation section to follow.

Areas of need were viewed in terms of both the housing stock and the occupant households. On the one hand, the housing stock was in relatively good condition. Many of the older or deteriorating units are among the housing units which were located in areas zoned for commercial or industrial use. Additional private redevelopment was expected where older single family units were located in areas designated by the General Plan for high density residential use. Rehabilitation programs should be avoided in these areas unless it can be shown that the units are not in danger of short-term demolition. Instead, rental subsidies could be sought to help accommodate these households, and low cost new construction would also be beneficial. Community Development Block Grant (CDBG) funds can be used for land writedown, off-site improvements, and permit processing fees to encourage such construction. Data from the 1982-1985 Housing Assistance Plan showed that most of these households required one and two bedroom housing units, and 30 percent of the low income households requiring assistance were elderly.

Despite the above limitation, a need for rehabilitation existed in certain areas of the City. The original incorporated portion of the City contained deteriorating housing. Assuming this housing was not likely to be demolished and that the housing was structurally sound, then subsidized rehabilitation may be in order. It must be recognized that any significant degree of deterioration may have a snowball effect, breeding further deterioration in areas where lenders are increasingly reluctant to invest money for improvements. Public improvements in such areas can further encourage and reinforce rehabilitation.



Rehabilitation efforts can also include housing code enforcement. Although this action can help to ensure the thorough upgrading of an area, potential liabilities include the permanent displacement of households and loss of low and moderate cost housing if owners fail to bring their units up to code. However, rents and taxes will increase on those units which are improved. For these reasons, careful consideration should be given before implementing such a program.

The most widespread need for housing related to households as much as to the housing units themselves; that is, the affordability of housing. Rental subsidies could be sought to assist lower income households in obtaining suitable housing with the understanding that a share of these households would be elderly. The Element assumed that some low and moderate income homeowners were paying excessive proportions of their income for housing. Most owners have fixed mortgage payments; however, property taxes, maintenance costs, and insurance rates can be burdensome to homeowners. The elderly, many of whom are on fixed incomes, are especially susceptible to these economic pressures. Rehabilitation assistance programs could be of assistance.

Affordability situation was also critical for households desiring to become first time homeowners. Without equity, many households could not afford to purchase any form of housing. Housing costs may be reduced through programs which alleviate construction cost, land cost, government processing time, fees, financing, investment buying, and limited supply of housing.

Building codes have been the target of some criticism for unnecessarily adding to the cost of housing. Efforts should continue to streamline these codes to be consistent with more cost and resource efficient technologies in construction through periodic review. Development standards were another potential area for reducing costs. Requirements such as lot size, open space, and recreational facilities should be examined to determine if relaxation of these standards is appropriate.

Reductions in various government fees for development were not considered practical. Previous City increases were discussed at length and found to be necessary to defray the financial impact of new development on existing residents.

The cost of land increased faster than any other component of housing in the San Diego region according to Building Industry Association reports. The causes for this increase are a combination of high demand, and decreasing supply. The Housing Element assumes that this factor also exists in the City.

High demand and limited supply also added to housing cost. Rental rates and land costs were principally affected in a marketplace with low vacancy rates. Housing availability was restricted when an inadequate choice of location, housing type, size, cost, and tenure existed. The City should continue to ensure the availability of suitably zoned, buildable land and public services. However, in view of the very high cost of land, the construction of lower income subsidized housing can be facilitated through the use of block grant funds to provide public improvements.

The balance of availability between rentals and owner units was evaluated by monitoring both the rate of conversions from apartments to condominiums, and the number of apartment units added to the housing stock.

Alternative forms of housing should not be unduly restricted, including mobile homes and modular housing. Mobile homes are particularly valuable by virtue of the low down payment and monthly obligation. This life style is very popular with senior citizens.

Financing of homes is undergoing changes to accommodate the evolving market situation. Graduated mortgages are available which start with low payments, increasing the monthly obligation presuming the household income will increase. Variable interest mortgages are used which adjusted the interest rate on the loan according to the current market rate. This reduces the risk to lenders, allowing them to maintain a more steady flow of mortgage money, which in turn act to reduce the historical boom-bust tendencies of the housing market. A reverse annuity mortgage which allows the elderly to borrow on the value of their home and receive monthly checks is also used.

Several population groups with special needs exist and are mentioned as a prevalent low income group which required assisted housing built to their specific needs. Female heads of household have a low median income.

Ethnic minorities also have special needs. Of particular concern is the possibility of discriminatory practices which restrict housing opportunities for ethnic groups. The City participates in the affirmative marketing agreement between HUD and developers which seeks to insure equal opportunity in housing. This program undertakes outreach efforts to insure that all racial groups are aware of the housing opportunity and that the housing is fully available to them.

The Federal law covering racial discrimination (Title VIII of the Civil Rights Act of 1968, as amended by the Housing and Community Development Act of 1974) also prohibits discrimination in housing based on religion or sex. All discrimination complaints are to be investigated by the U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity. California Fair Housing Law (Part 5 of Division 24 of the Health and Safety Code) additionally prohibits discrimination in housing accommodations on the basis of marital status. Complaints are to be handled by the California Fair Employment Practices Commission.

## PRIORITIES

The degree of need in the various aspects of housing point to the following priorities:

1. Insure affordability of housing for moderate income households. Specifically seek adequate supply of rentals, especially those allowing children. Encourage lower cost ownership housing through provision of "no frills" housing, planned developments, mobile and modular housing, and promotion of alternative mortgages.
2. Insure provision of housing for low to moderate income elderly households. Federal and State subsidies, and local non-profit corporation activity in conjunction with City assistance in the form of provision of improvements and waiving development fees are possible programs to meet this need.



3. Encourage assistance to low income households, primarily in the form of federal rent subsidies and state subsidies as available, and in the form of redevelopment funds designed to provide low income housing opportunities.
4. Provide rehabilitation assistance for low and moderate income households where major private redevelopment is not anticipated.
5. Encourage an open housing market fully available to all regardless of race, ethnicity, religion, sex or age.

SUMMARY OF HOUSING GOALS  
(Low and Moderate Income)

<u>Policies &amp; Action Programs</u>	<u>Staff Responsibility</u>	<u>Anticipated DU's Over Next 6 Years</u>
1. Expedite Condominium Permits	City Planning	Percent of Total Condominium (New Units-Moderate Income)
2. CDBG for Off-Site Improvements	Community Services/ Engineering	50 Units (New Units-Low Income)
3. Density Bonus (Senior Housing Program)	City Planning	100 Units (New Units-Low & Moderate Income)
4. Reduced Minimum Lot Size (from 6,000 to 3,000 square feet)	City Planning	300 Units (New Units-Moderate Income)
5. Section 8 Existing	Community Services/ County Housing Authority	150 Units (Existing Units-Low Income)
6. Rehabilitation Assistance	Community Services	300 Units (Rehabilitation-Low Income)
7. Mortgage Revenue Bonds	City Manager	200 Units (New Units-Low & Moderate Income)
8. Redevelopment	City Manager/ City Planning	300 Units (New Units-Low Income)

NOTE: The City's Housing Element goals were directed away from reliance on Federal funds, and towards assisting the private developer in providing low cost dwelling units on an incentive basis.



## CHAPTER 4 IMPLEMENTATION: POLICIES AND PROGRAMS

This section consists of the current and proposed local policies and programs according to the particular housing goal that it is intended to implement. The specific objective (number of units) of each program is identified along with its source of financing, the agency responsible for implementation, and a reasonable time frame for achievement of each specific objective.

1. Maximize the affordability of all housing while preserving the health, safety, and welfare of residents, and maintaining the fiscal viability of the City.

### Current

- a. Site Availability - The General Plan and ordinances of the City of Escondido encouraged the development of a wide range of housing types with various densities. Vacant land was available within the City limits of Escondido providing for future development in a full range of housing densities. A large proportion of the existing housing stock in Escondido consisted of mobile homes (about 12 percent) which allowed opportunities for lower cost housing. Additional mobile home development was expected from 1985-1991. New mobile home parks may be permitted to locate on sites within the City through the application of specific R-T zoning, if the mobile home park development can meet required design standards, and be compatible with the surrounding development, or alternatively through the use of PD Zoning or PUA Procedures for unusual sites or circumstances.
- b. Development Standards - The City of Escondido encourages and fosters the construction of lower cost single family homes and mobile home parks through revisions of residential development standards. The minimum lot size for detached housing may be reduced from 6,000 square feet to as little as 3,000 square feet in certain circumstances, with appropriate revisions to setback, open space, and parking requirements. Also, mobile home park requirements were relaxed with regard to recreational facilities and minimum park size.

### Proposed

- a. Building Codes - Future improvements in the technology of pre-fabricated construction may provide significant means for reducing the cost of new housing. The full potential of this type of construction has not been realized. The City will incorporate appropriate revisions in existing building codes and inspection procedures to facilitate the use of pre-fabricated construction as more aspects of this technology become practical in the future.

- b. Single Family/Mobile Home - The City has revised the zoning code to provide single-family lots for use by mobile home owners. This activity will continue to be implemented during the Housing Element time frame.
  - c. Granny Flat - The City has revised the zoning and building code to provide for granny flat developments. This activity will continue to be implemented during the Housing Element time frame.
  - d. Fiscal Analysis - In the future the City will prepare a Fiscal Analysis Model. The purpose of this model will be to assess the probable fiscal impacts which various types of development might have on the City in terms of revenue generated through taxation and projected public expenditures necessary to provide the needed public facilities and services. The long-term benefits and liabilities of the various types of residential development could then be compared.
2. Accommodate the "Fair Share Allocation" of lower income housing through utilization of state and federal assistance programs.

Current

- a. Section 8 Existing - The City of Escondido has, through the San Diego County Housing Authority, participated in the Federal Section 8 housing assistance program since it became operational in 1976. The Section 8 program, authorized by the Housing and Community Development Act of 1974, is designed to assist those households receiving less than 80 percent of the region's average annual household income in finding adequate rental housing in the private housing market. Families who qualify for the program receive rent supplements for apartment units selected from the private market, in an amount which reduces their share of the rent to 30 percent of the family's adjusted income. The City currently has 445 allocated subsidies.
- b. Senior Housing - The City financially assist a 132-unit apartment project for the elderly and handicapped. This project, Windsor Gardens, is located near the intersection of Ninth Avenue and West Valley Parkway, and was completed in the fall of 1977. It is owned by a non-profit Escondido Seniors Housing Corporation, and occupies a five (5) acre site leased from the City of Escondido for a nominal annual fee. The project is being financed through a loan insured by the FHA 221(d)(3) program. To assist in the completion of the multifamily project, the City of Escondido completed the necessary off-site street and drainage improvements and granted variances and exemptions from the normally required property development standards.
- c. Section 236 - Public assisted family rental projects are located at 810 North Juniper, 1125 North Broadway, and 500 North Midway Drive. These three (3) multifamily projects consist of a total of about 378 units assisted under the Federal 236 program. These units are eligible for rent supplements in which a qualified low income family will pay 25-30% of its income toward rent, and the remainder of the rent is subsidized. Rental levels in these projects can only be increased to reflect



changing costs upon the approval of HUD. The Section 236 program, originally authorized by the Housing Act of 1968, was not expected to be funded. No new multifamily construction under this program was expected.

- d. Section 235 - Loans for the purchase of forty-five (45) single family homes in Escondido were insured under the Section 235 program. This program, also authorized by the Housing Act of 1968, was designed to enable low and moderate income families to purchase homes by insuring low interest mortgage loans. This home purchase assistance program has limited utility in San Diego County due to the mortgage limitation, which is below the median single family home sales price for this region.

#### Proposed

- a. Expedite Permits - The City will implement techniques to expedite permits which propose to build low and/or moderate income condominiums. The time savings will serve as a private sector inducement to develop projects that contain (a percentage of) low and/or moderate income housing.
- b. CDBG - The City will provide CDBG funds for off-site improvements or other inducements for the construction of low income housing in the City. This program was identified in the previous Housing Element and the commitment has been extended to the revised Housing Element.
- c. Density Bonus - (Senior Housing Program) To facilitate the use of federal and state lower income housing programs, and to encourage the provision of apartment units at fair market rents, the City developed density bonus provisions (up to double) for projects providing needed lower income units. The policy states that a density bonus may be granted to projects constructed under any federal or state program, or projects constructed without assistance which set aside 25 percent of the units for low and/or moderate income senior households.
- d. Minimum Lot - The City will continue to process proposed developments with minimum lots (as small as 3,000 square feet). The City proposed this activity in the previous housing element, and the necessary changes were made. The Oak Creek development (987 units) was approved. Future developments are expected to contain proposals with minimum lots.
- e. Section 8 Existing - The City will continue to provide Section 8 rent subsidies through the County Housing Authority. A goal of 100 additional units in the next six years will be sought.
- f. Mortgage Revenues Bonds - The City has used Mortgage Revenue Bonds to produce affordable housing in the City. No fewer than 20 percent of the units must be reserved for low income households. The City has a total of \$301,480,000 of inducement bonds. Of this total, bonds being sold during the spring of 1985 cover 623 units and City council has authorized bonds for another 99 units.

- g. Community Redevelopment Activities - The City has designated a redevelopment area and activities which estimated to generate a cumulative tax increment of \$7.4 million during the time frame of the Housing Element. Up to twenty percent of these funds may be allocated for low income housing through the redevelopment program. Under this scenario, up to approximately \$1.5 million may be available to assist low income housing. Although the form and the timing of this program is still being discussed, the actual implementation would not be able to take place until the final years of the Element (1989-1991).
3. Maintain the existing housing stock as a source of low and moderate cost housing and as a conservation measure.

- a. Rehabilitation Assistance - A housing rehabilitation program has been initiated under the administration of the County Housing Authority. Funded under the block grant program — this effort provides grants, low interest loans, and no interest deferred loans to low and moderate income households for housing rehabilitation. Over \$400,000 has been budgeted from CDBG for housing rehabilitation in the past five years. In addition, \$30,000 was allocated from the Jobs Bill to rehabilitate mobile homes.
- b. Block Grant Improvements - The City has allocated a portion of its Community Development Block Grant Funds for improvements in the same general areas as the pilot neighborhood rehabilitation program. This project will continue to provide public capital improvements in coordination with the rehabilitation efforts to further improve overall neighborhood viability. The work completed to date includes improvements from Ninth to Thirteenth Avenue and from Quince to Upas Street.

- a. Rehabilitation Assistance - Depending upon the progress of the block grant rehabilitation program, set aside an additional \$1 million in the next six years to subsidize the rehabilitation of approximately 300 units.
  - b. Public Improvements - The City will continue to maintain and improve the level of public services and facilities in older neighborhoods of the City. A portion of block grant funds to average at least \$100,000 annually will be put toward such improvements, concentrating on areas within the rehabilitation program.
4. Ensure a proper balance of rental and ownership housing units.

- a. Monitor Apartment Supply - The Escondido Planning Department had monitored the relative rate of completion of newly constructed condominium and multifamily rental units. The rate of conversion of existing apartment units to condominiums and the rate of apartment construc-



tion are also being assessed. This process enabled the City to evaluate market trends in the production of ownership and rental units, and alerted the City of any apparent imbalance in such completions.

- b. Condominium Conversion Requirements - Condominium conversions are required to meet all current requirements with regard to project size, density, parking, and open space before any approval is given.
- c. Mobile Home Subdivision - In an effort to encourage the development of mobile home subdivisions, the minimum size of such a development was reduced from 10 acres to 5 acres. Mobile home subdivisions, condominiums, and cooperatives allow those who prefer mobile home living the advantages of property ownership.

#### Proposed

- a. Mortgage Revenue Bond - The City will use the Mortgage Revenue Bond program to insure an adequate balance of apartment and rental units within the City.
5. Permit residential growth only within limits which allow the concurrent provision of services and facilities, including schools, parks, fire and police protection, and street improvements.

#### Current

- a. Environmental Review - The present City Environmental Assessment Process requires an analysis of the effect of proposed construction on the availability of public services. The developer must prove to the satisfaction of the City that a proposed development will not have an adverse effect on the availability of necessary public services and facilities to receive a favorable environmental impact assessment. The Planning and Engineering Departments are responsible for this task.
- b. Capital Improvements Programming - The City's five-year Capital Improvement Program ensures the proper sequencing of improvements to maintain an adequate level of service to residents.

#### Proposed

- a. Public Services Availability - As the rapid growth rate continues, it is necessary that the continuing availability of public services and facilities be carefully monitored. Programs to prevent shortages from occurring can then be properly planned.
- b. Fiscal Impact Analysis Model - (see above)

6. Encourage a compact, efficient urban form which conserves land and other natural and environmental resources, and which respects natural topographic and drainage characteristics.

Current

- a. Open Space Element - The Open Space/Conservation Element of the Escondido General Plan has identified environmental protection areas within the Escondido Planning Area. These include significant recreational areas, agriculture, steep slopes, flood prone areas, natural drainage courses, and tree conservation sites. An Open Space (OS) Zone and Floodplain Zone have been established to implement the preservation and public safety goals of the Open Space Element. The administration of the Grading Ordinance allows for minimum disruption of identified steep slope areas.
- b. Building Code - The Building Code has been revised to require energy conservation measures to be incorporated into new construction.

Proposed

- a. Solar Energy - Efforts on the part of individuals and private development firms to conserve energy and natural resources should be encouraged. A local project has incorporated solar energy units in a subdivision of single family homes, utilizing a grant program funded by the Energy Research and Development Agency (ERDA).
7. Seek ways to eliminate all forms of discrimination based on race, ethnic background, religion, sex, marital status, or source of income in obtaining housing.

Current

- a. Housing Assistance Plan - The housing needs of low and moderate income households are identified in the City's three-year Housing Assistance Plan, contained in the Community Development Block Grant application. Components of this need are also identified, including minorities, households with a female head, and elderly. Goals are established, and the specific programs are identified for fulfilling these needs.
- b. Family Housing - All residential (single family and multiple family) developments are approved by the City on the basis that families with children can be accommodated (except Senior Housing). Standards for recreation and open space amenities are required in multiple family zones.

Proposed

- a. Referral Information - Discrimination on the basis of race, color, religion, sex, or national origin is investigated by the U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity. The City also participates in the cooperative agreement



between HUD and the Board of Realtors to provide fair marketing procedures and equal opportunity for housing buyers. This agreement compliance is a building permit requirement. State law also prohibits housing discrimination on the basis of marital status and complaints are handled by the California Fair Employment Practices Commission. All persons reporting possible violations to the Planning Department will be referred to the proper agency.

8. Update the Housing Element in 1991, and every five years thereafter

This Housing Element shall be revised and updated by July 1, 1991 to incorporate new data and to evaluate and update the implementation efforts. Additionally, SANDAG identifies the progress each jurisdiction makes in meeting its fair share requirements for low income households which need assistance.

## CHAPTER 5 NEEDS ASSESSMENT

### HISTORICAL DEVELOPMENT PATTERNS

The City of Escondido was incorporated in 1888, the fourth oldest city in the San Diego region. The City served as a small rural center which provided agricultural and mining services for most of North County during the first half of the 1900's. Escondido's population grew from 755 people in 1900 to 6,544 in 1950. However, during the next 30 years the City's growth dramatically increased (64,355 in 1980). After a steady decline in the percent of the region's total population from 1910 to 1950, the City's portion of the region's population climbed to 3.5 percent in 1980, a three-fold increase in 30 years (1950 to 1980).

TABLE 1  
POPULATION HISTORY  
ESCONDIDO AND SAN DIEGO REGION  
1900-1980

<u>Year</u>	<u>Escondido Population</u>	<u>Region Population</u>	<u>Percent of Region</u>
1900	755	—	—
1910	1,334	61,665	2.2
1920	1,789	112,248	1.6
1930	3,421	209,659	1.6
1940	4,560	289,348	1.6
1950	6,544	556,808	1.2
1960	16,377	1,033,011	1.6
1970	36,792	1,357,854	2.7
1980	64,355	1,861,846	3.5

Source: SANDAG INFO No. 4, July 1984.

The changes were caused by several factors: (1) the City initiated a series of annexations which expanded the corporate limits; (2) the City became a more urban oriented trade and service center for North County; (3) the development of I-15 and SR 78 placed Escondido at the confluence of two of the three major freeways in North County; and (4) the City was located in the middle of the North County growth corridor. To the west, Vista and San Marcos incorporated in 1963. To the south, the City of San Diego's development along the I-15 corridor



(especially Mira Mesa, Rancho Penasquitos, and Rancho Bernardo) extended to the City's southern boundary.

The housing stock had reflected this growth. The City had 19,800 units in 1970 and 28,100 units by 1980. The housing stock consisted of substantial portions of single-family units during the 1950's and 1960's. During the late 1960's and early 1970's, the construction of multi-family units made a significant impact upon the composition of the City's housing stock. A comparison of the change in housing types in Escondido from 1970 to 1980 illustrated the growth in multiple family units. Table 2 shows that multiple family units comprised just 11.1 percent of all housing units in Escondido in 1970. However, by 1980 multiple family units comprised 26.4 percent of all units. Thus, multiple family units accounted for 41.8 percent of the increase in the entire housing stock from 1970 to 1980 in Escondido. A significant portion of this shift was attributed to the increase in the construction of condominium units. In 1970, the City had 11 condominium units; by 1980, the number of condominiums had increased to 1,754 units (6.5 percent of the City's housing).

TABLE 2  
HOUSING TYPES  
ESCONDIDO  
1970-1980

<u>Units in Structure</u>	<u>1970</u>		<u>1980</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
One	10,697	78.6	17,801	65.6
Two	528	3.9	862	3.2
Three-Four	877	6.4	1,303	4.8
Five or More	<u>1,504</u>	<u>11.1</u>	<u>7,161</u>	<u>26.4</u>
TOTAL	13,606	100.0	27,127	100.0

Sources: 1970 and 1980 Census

The mobile home was also an important aspect of the housing development. In 1970, the City contained 2,097 mobile homes (15.4 percent of the City's housing). By 1980, the number of mobile homes in the City had increased to only 3,430 (down to 12.6 percent of the City's housing). However, this still represented 9.2 percent of all mobile homes in the region (in comparison to the conventional housing in the City which represents only 3.5 percent of the total conventional housing in the region).

#### DEMOGRAPHIC ASSESSMENT

##### Current Population

The population of the City was 36,792 in 1970 according to the census. Based on the census, the population of the City grew to 64,355 in 1980. Thus, the City's

population increased by 27,563 people from 1970 to 1980, an increase of 74.9 percent (the fourth highest rate in the region). The region's population increased by 37.1 percent during the same time. The City's population as a proportion of the region's population grew from 2.7 percent in 1970 to 3.4 percent in 1980.

TABLE 3  
POPULATION  
ESCONDIDO AND SAN DIEGO REGION  
1970-1980

<u>Year</u>	<u>Escondido</u>	<u>Region</u>	<u>Escondido as Percent of Region</u>
Population 1970	36,792	1,357,854	2.7
Population 1980	64,355	1,861,846	3.4
1970-1980 Increase	27,563	503,992	5.5
1970-1980 % Increase	74.9	37.1	—

Sources: 1970 and 1980 Census

#### Age Distribution

A more detailed analysis of the City's demographic characteristics was made from the 1980 Census information. The first factor that was analyzed was the distribution of population by age. Age distribution is an important housing element characteristic because housing demand is influenced by the housing preferences of the age groups seeking housing. The City of Escondido population paralleled the changes in age distribution of the San Diego region from 1970 to 1980: a 20 percent decrease in the proportion of the 0-20 year old group; a 20 percent increase in the proportion of the 20-44 year old group; and relatively stable proportions for the 44-60 and 60+ year old groups. In comparison to the region, the City had a higher concentration (20.7 percent vs. 14.3 percent) of the elderly (60+ years) population and a smaller concentration (36.5 percent vs. 41.5 percent) of the young adult (20-44 years) population, even though the young adults increased from 29.6 percent of the population in 1970 to 36.5 percent of the population in 1980.

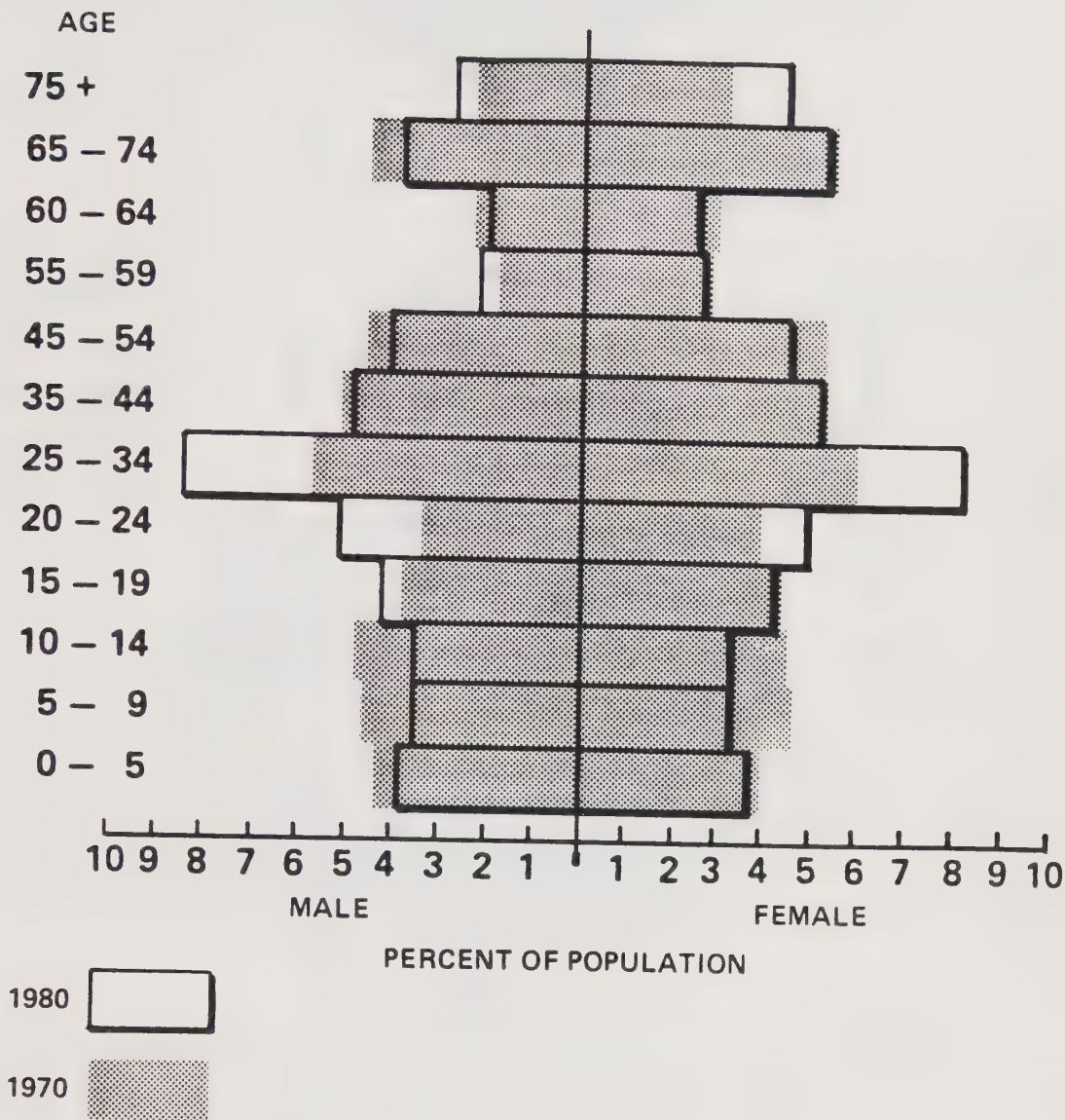
A greater demand for housing that responds to the young adult population (especially the 20-34 year olds) was expected in the City from 1985 to 1990. Thus, apartments, condominiums, and modest single family units were expected to be the demanded commodities during the late 1980's. Senior (60+ years old) housing and established family (35-55 year old) housing should have been relatively stable, but significant, demand items.

#### Household Size-

The population of Escondido had a higher concentration of small family households (one and two person) than the region in 1980: 61.5 percent vs. 58.2 percent. Conversely, the City had a lower concentration of large family households (three or more persons) than the region: 38.5 percent versus 41.8 percent. The house-

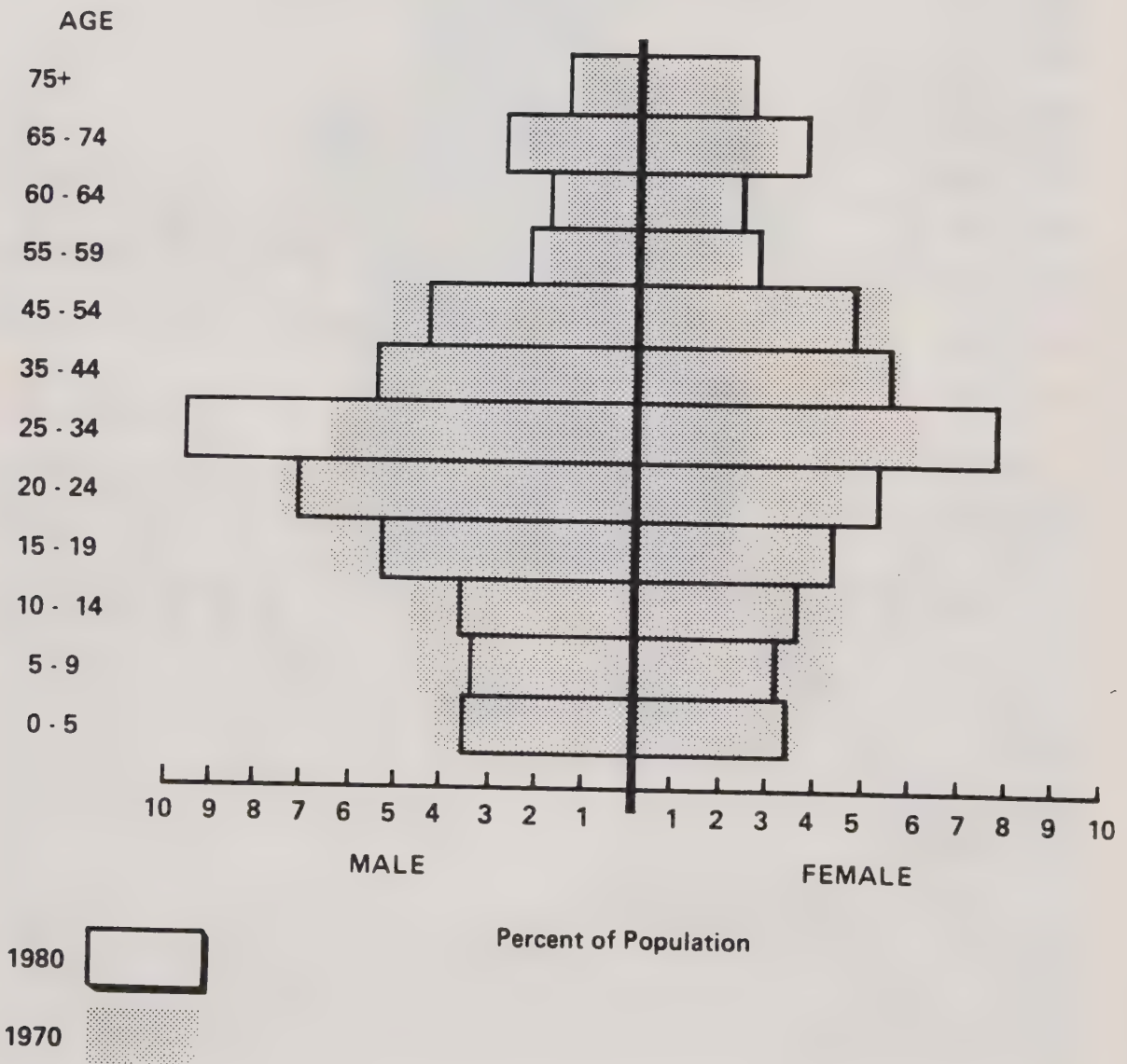


TABLE 4  
AGE/SEX PYRAMID FOR  
ESCONDIDO  
1970 TO 1980



SOURCE: 1970 Census PHC 1-50  
1980 Census Profile

TABLE 5  
AGE/SEX PYRAMID FOR  
SAN DIEGO REGION  
1970 to 1980



SOURCE. 1970 Census PHC 1-50  
1980 Census Profile



hold composition figures reinforced the age distribution profiles. The demand for smaller units (apartments, condominiums, and small single family units) should have been about 10 percent stronger in Escondido than the region.

TABLE 6  
HOUSEHOLD COMPOSITION  
ESCONDIDO AND SAN DIEGO REGION  
1980

<u>Household Composition</u>	<u>Escondido</u>		<u>Region</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
One Person	6,131	24.5	159,098	23.7
Two Persons	9,279	37.0	231,213	34.5
Three Persons	3,979	15.9	112,288	16.8
Four Persons	3,206	12.8	92,374	13.8
Five Persons	1,438	5.7	43,323	6.5
Six or More Persons	<u>1,013</u>	<u>4.0</u>	<u>31,798</u>	<u>4.7</u>
TOTAL	25,046	99.9	670,094	100.0

Source: 1980 Census

#### Race-Ethnicity

The race-ethnicity table shows that the City had a substantially lower concentration of minority population (not including Spanish origin) than the region in 1980 (3.4 percent vs. 11.4 percent). The portion of the City's population that had Spanish origins was 14.6 percent; the region's portion was 14.8 percent. People of Mexican origin comprised most of the people of Spanish origin (88.0 percent).

TABLE 7  
RACE-ETHNICITY  
ESCONDIDO AND SAN DIEGO REGION  
1980

<u>Race-Ethnicity</u>	<u>Escondido</u>		<u>Region</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
White	52,804	82.1	1,374,649	73.8
Black	263	0.4	102,165	5.5
Asian	1,165	2.5	92,856	5.0
Spanish	9,378	14.6	275,177	14.8
Other	<u>745</u>	<u>0.5</u>	<u>16,999</u>	<u>0.9</u>
TOTAL	64,355	100.0	1,861,846	100.0

Source: 1980 Census (This table includes all races in Spanish origin population.)

## Employment

Employment was another important characteristic related to housing matters that was perused. The City had 26,928 employed residents in Escondido which represented 3.6 percent of the total regional employment (756,382) in 1980. Managerial/professional (21.2%), technical/sales/administrative support (31.7%), and service (12.5%) occupations in Escondido represented a smaller percent of Escondido's total employment compared with the proportions for the same occupations in the region (managerial: 26.0%; technical: 32.8%; and service: 14.0%). Precision production/craft/repair (15.8% vs. 12.8%) and operators/ fabricators/laborers (15.9% vs. 11.6%) represented larger percents.

TABLE 8  
EMPLOYMENT  
ESCONDIDO AND SAN DIEGO REGION  
1980

<u>Occupation</u>	<u>Escondido</u>		<u>Region</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Managerial & Professional	5,704	21.2	196,659	26.0
Technical, Sales & Administrative Support	8,526	31.7	247,861	32.8
Service (Private, Protective and Others)	3,362	12.5	106,041	14.0
Farming, Forestry & Fishing	790	2.9	20,678	2.7
Precision Production, Craft & Repair	4,266	15.8	97,054	12.8
Operators, Fabricators & Laborers	4,280	15.9	88,089	11.6
TOTAL	26,928		756,832	

Source: 1980 Census

## Estimated and Projected Population

Two sources of information were used in this section to provide more current estimates and projections of the City's population: SANDAG's 1984 Population Estimates and SANDAG's Series 6 Regional Growth Forecasts. Population estimates for January 1, 1984 for the City were 74,280 people, a 15.4 percent increase since 1980. This rate was 60 percent greater than the region. The City accounted for 5.5 percent of the region's population growth from 1980 to 1984.



TABLE 9  
POPULATION ESTIMATES  
ESCONDIDO AND SAN DIEGO REGION  
1980-1984

<u>Year</u>	<u>Escondido</u>	<u>Region</u>	<u>Escondido as Percent of Region</u>
Population 1980	64,355	1,861,846	3.5
Population 1984	74,280	2,040,905	3.6
1980-1984 Increase	9,925	179,059	5.5
1980-1984 % Increase	15.4	9.6	—

Sources: 1980 Census and 1984 SANDAG Population Estimates.

SANDAG's Regional Growth Forecasts provided an indication of the City's growth in population from 1980 to the year 2000. Although the population within the current City limits was expected to increase by 18,400 from 1980 to 2000 (28.6 percent), the population increase in the General Planning Area (GPA) was expected to be more dramatic and more indicative of the growth within areas which were expected to be annexed to the City: 60,200 (72.2 percent) from 1980 to 2000. The region's population was projected to increase by 837,400 people from 1980 to 2000 (45.0 percent).

TABLE 10  
POPULATION PROJECTIONS  
ESCONDIDO AND SAN DIEGO REGION  
1980-2000

<u>Year</u>	<u>Escondido</u>	<u>Escondido GPA</u>	<u>Region</u>
1980	64,400	83,400	1,861,800
1990	79,900	120,500	2,335,000
1995	81,300	134,000	2,526,900
2000	82,800	143,000	2,699,200
Change 1980-2000 (Numeric)	18,400	60,200	837,400
Change 1980-2000 (Percent)	28.6	72.2	45.0

Source: SANDAG Series 6 Regional Growth Forecasts.

## HOUSING ASSESSMENT

### Total Housing

According to the 1980 Census, the City had 27,153 total housing units. This represented 3.8 percent of the 720,346 total housing units in the San Diego region. During the 1970's, the City added 13,547 units, or an average of 1,355 units per year. The increase from 1970 to 1980 almost equaled the entire stock in 1970 (99.6 percent). The region added 267,108 or 26,711 units per year during the same 10 years. Escondido accounted for 5.1 percent of the growth. SANDAG estimated that 31,000 occupied housing units were located within the Escondido General Planning Area (GPA) in 1980.

TABLE 11

HOUSING UNITS  
ESCONDIDO AND SAN DIEGO REGION  
1970-1980

<u>Year</u>	<u>Escondido</u>	<u>Region</u>	<u>Escondido as Percent of Region</u>
1970	13,606	450,798	3.0
1980	27,153	717,906	3.8
1970-1980 Increase	13,547	267,108	5.1
1970-1980 % Increase	99.6	59.3	—

Sources: 1970 and 1980 Census

### Tenure

The housing stock in the City contained more owner-occupied housing (13,669 units) than renter-occupied housing (11,377 units) in 1980. Thus, owner-occupied units accounted for 54.6 percent of all occupied units in Escondido in 1980. The percentage of owner-occupied units of all occupied units in the San Diego region was 55.1 in 1980. Even though owner-occupied units comprised 55 percent of all occupied housing in Escondido, the renter-occupied units increased from 37.8 percent of all occupied housing in 1970 to 45.4 percent of all occupied housing in 1980.



TABLE 12  
TENURE (OWNER/RENTER)  
ESCONDIDO AND SAN DIEGO REGION  
1970 & 1980

<u>Year</u>	<u>Escondido</u>		<u>Region</u>	
	<u>Owner</u>	<u>Renter</u>	<u>Owner</u>	<u>Renter</u>
1970	7,946	4,831	207,295	182,064
1980	13,669	11,377	369,247	300,847
1970-1980 Increase	5,723	6,546	161,952	118,783
1970-1980 % Increase	72.0	135.5	78.1	65.2

Sources: 1970 and 1980 Census

### Elderly Tenure

Another aspect of tenure characteristics that was examined was the proportion of elderly households that rent or own housing in the City. According to special tabulations from the 1980 Census, elderly households (head of household over 62 years of age) predominantly resided in owner-occupied units. Of the 7,653 elderly households in 1980, almost 65 percent were owners; the non-elderly rate was 50 percent.

TABLE 13  
ELDERLY TENURE  
ESCONDIDO  
1980

<u>Tenure</u>	<u>Number</u>	<u>Percent</u>	
		<u>(Type)</u>	<u>(Total)</u>
Owners			
Non-Elderly	8,742	64.0	34.9
Elderly	4,927	36.0	19.7
All Households	13,669	100.0	54.6
Renters			
Non-Elderly	8,651	76.0	34.5
Elderly	2,726	24.0	10.9
All Households	11,377	100.0	45.4
TOTAL	25,046	100.0	100.0

Source: 1980 Census, Special Tabulation.

### Structure Types

Another important characteristic of housing supply that was analyzed was the type of structures in the market: single family, duplex, multi-family, and mobile homes. Single-family units formed the majority of housing units in the City in 1980 (53.6 percent). However, this figure was substantially less than the percent of single-family units in the entire region (61.0). The percent of mobile homes in Escondido in 1980 was 12.0. In comparison, the region's percent of mobile homes was 5.2. Thus, while the City contained 3.8 percent of all housing units in 1980, it contained 8.8 percent of all mobile homes in the region in 1980.

TABLE 14  
STRUCTURE TYPE  
ESCONDIDO AND SAN DIEGO REGION  
1980

<u>Type Unit</u>	<u>Escondido</u>		<u>Region</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Single Family	14,537	53.6	437,772	61.0
Duplex	862	3.2	24,554	3.4
Multi-Family	8,464	31.2	218,627	30.5
Mobile Home	3,264	12.0	37,258	5.2
TOTAL	27,127	100.0	718,211	100.1

Source: 1980 Census

### Age of Housing

The age of housing in the City was an important characteristic of supply because it was an indicator of the condition of the City's housing. Many federal and state programs used age of housing to determine housing needs and the availability of funds for housing and/or community development. For those purposes, the most significant measure of the age of housing was the number of units built before 1940. Table 15 shows that half of the units in the City in 1980 were built from 1970 to 1980 (in comparison to 37.6 percent in the region). Almost 80 percent of the units were built since 1960 (in comparison to just under 60 percent in the region). Conversely, only 3.7 percent of the City's housing stock was built before 1940 (vs. 8.3 percent of the region's housing) and 7.3 percent before 1950 (vs. 16.3 percent of the region's housing). Despite the fact that the City is the fourth oldest city in the region, the housing stock reflected the extent of development that has taken place from 1960 to 1980 in the City.



TABLE 15  
AGE OF HOUSING  
ESCONDIDO AND SAN DIEGO REGION  
1980

Year Structure Built	Escondido		Region	
	Number	Percent	Number	Percent
1970-1980	13,760	50.7	287,108	37.6
1960-1970	7,671	28.3	167,369	21.9
1950-1960	3,710	13.7	138,926	18.2
1940-1950	971	3.6	61,241	8.0
Before 1940	1,015	3.7	63,567	8.3
TOTAL	27,127	100.0	764,122	100.0

Source: 1980 Census

#### Housing Condition

Although the 1980 Census did not include statistics on housing condition based upon observation, it did include statistics that correlate very closely with sub-standard housing. One of these indicators has been discussed (age of housing). This indicator was often combined with other factors to indirectly measure housing condition. Two such indicators were "lacking complete plumbing" and "overcrowding".

##### a. Lacking Complete Plumbing

Table 16 identifies the number of units in Escondido that lacked complete plumbing in 1980.

TABLE 16

UNITS LACKING COMPLETE PLUMBING  
ESCONDIDO AND SAN DIEGO REGION  
1980

<u>Tenure</u>	<u>Escondido</u>			<u>Region</u>			<u>Escondido As a Percent of Region</u>
	<u>Units Lacking</u>	<u>Total Units</u>	<u>Percent</u>	<u>Units Lacking</u>	<u>Total Units</u>	<u>Percent</u>	
Owner	28	13,641	0.2	1,062	369,247	0.3	2.6
Renter	123	11,254	1.1	6,076	300,847	2.0	2.0
Vacant	14	2,061	0.7	935	47,812	2.0	1.5
TOTAL	165	26,956	0.6	8,073	717,906	1.1	2.0

Source: 1980 Census

The housing stock in the City had a smaller proportion of housing units that "lack complete plumbing" than the region's housing units (0.6 percent vs. 1.1 percent — almost half of the region's proportion). Although the rate of units "lacking complete plumbing" for owner units was comparable between the City and the region, the difference in proportions for rental units was significant (1.1 percent vs. 2.0 percent).

b. Overcrowding

Another indicator of housing condition, overcrowding, was defined as those housing units with more than one person per room. Table 17 compares the proportion of units that were overcrowded in the City in 1980 to the proportion of units that were overcrowded in the San Diego region in 1980. The City had less overcrowding than the region as a whole (4.6 percent vs. 5.5 percent)



TABLE 17  
OVERCROWDED UNITS  
ESCONDIDO AND SAN DIEGO REGION  
1980

<u>Persons Per Room</u>	<u>Escondido</u>		<u>Region</u>		<u>Escondido As a Percent of Region</u>
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	
1.00 or less	23,872	95.3	633,040	94.5	3.8
1.01 to 1.50*	688	2.7	21,473	3.2	3.2
1.51 or More*	486	1.9	15,581	2.3	3.1
TOTAL	25,046	100.0	670,094	100.0	3.7

\*Overcrowding occurs when a housing unit has more than 1.00 persons per room.

Source: 1980 Census

#### c. Housing Assistance Plan

In a methodology developed by SANDAG for use in the City's Housing Assistance Plan, the number of substandard units was estimated for the City using 1980 Census indicators of housing conditions. The City was estimated to have 1,396 substandard housing units, 5.1 percent of the City's housing stock. However, according to that same methodology, 1,156 substandard units were suitable for rehabilitation, 82.8 percent of all substandard units. Almost half (46.4 percent) of the units suitable for rehabilitation were occupied by lower income households. Of all substandard units, 29.4 percent were owner-occupied units and 70.6 percent were renter-occupied units.

#### Vacancy

The good condition of the housing stock in the City was a result of a composite of the factors discussed in the previous pages: recent construction, little overcrowding, adequate facilities, and high owner ratios. The balance between supply and demand in the City's housing market is another indicator of the condition of the housing stock. The characteristics that are most often used to measure this balance are vacancy rates. High vacancy rates usually indicate low demand and/or high supply conditions in the housing market. Conversely, low vacancy rates usually indicate high demand and/or low supply conditions in the housing market. However, vacancy rates are not the sole indicator of market conditions. They must be viewed in the context of all the characteristics of the local and regional market. The Federal Home Loan Bank of San Francisco conducted annual vacancy surveys of the cities in the San Diego region from 1981 to 1984. This information was gathered by zip code. Table 18 identifies the results of these surveys for the Escondido zip codes and compares these results with the vacancy rates for the San Diego region. The City's vacancy rate had steadily declined from 1981 (3.2 percent) to 1984 (1.9 percent). The most dramatic aspect of the decline had been the lower rates for multiple family (5.6 percent in 1981 and 2.2

percent in 1984). In the past, vacancy rates which indicated "market balance" (a condition where rates indicated an acceptable level of vacancy: remodeling, seasonal variations and turnovers) were 3.0 percent for single family and 5.0 percent for multi-family. The standards for vacancy rates were revised to 1.0 percent for single family units and 3.0 percent for multi-family. The vacancy rates in the City did have housing market implications:

- o The value and rent of all housing would increase during the time of the Housing Element in response to the "tight" market conditions.
- o The supply of available units was scarce. The multi-family housing vacancy rate of 30 percent indicated that the available stock of affordable housing (owner and renter) was very limited.

TABLE 18  
VACANCY RATES  
ESCONDIDO AND SAN DIEGO REGION  
1981-1984

	Escondido					San Diego Region				
	1980	1981	1982	1983	1984	1980	1981	1982	1983	1984
Single Family	2.2	1.9	1.6	2.0	1.8	1.6	1.5	1.3	1.4	1.5
Multiple Family	5.6	3.1	2.8	2.2	3.0	4.4	3.8	3.3	2.8	2.5
Mobile Home	1.8	1.0	1.8	0.9	1.1	2.0	1.9	1.7	1.5	2.0
TOTAL	3.2	2.1	2.0	1.9	2.1	2.7	2.3	2.0	1.9	1.9

Source: Appendix B and October 1984 Vacancy Survey by Federal Home Loan Bank Board.

### Affordability

#### a. Owner Units

The following descriptions of housing rent and value in Escondido came from a variety of sources: census, multiple listing, and other housing cost indices. The census information provided an indication of housing value and rent in 1980. Although the accuracy of the census in describing value and rent in absolute terms was limited, it did provide a basis for comparative evaluations. The median housing value in 1980 was \$83,100 for Escondido according to the census. The median value of housing for the San Diego region was \$91,000. The median value of housing in Escondido was 8.7 percent lower than the median value of housing in the region. In 1970, the median value of housing in the City was \$20,900 in comparison to the median value of housing in the region (\$22,200: 5.9 percent lower).



The comparisons of value became more informative when the distribution of the values for both the City and the San Diego region was examined. Table 19 identifies the distribution of housing value according to the 1980 Census. The City had a slightly lower proportion of both low-cost (less than \$50,000 in value) housing and high-cost (more than \$100,000 in value) housing than the San Diego region. Conversely, the City had a higher proportion of middle cost in the \$50,000 to \$80,000 and \$80,000 to \$100,000 ranges. The \$50,000 to \$80,000 and \$80,000 to \$100,000 ranges of value were the only ranges that had substantially higher proportions of housing in the City than the region. The largest inconsistency between the value distributions in the City and the region occurred at the highest end of the ranges.

TABLE 19  
VALUE OF HOUSING  
ESCONDIDO AND SAN DIEGO REGION  
1980

<u>Housing Unit Value</u>	<u>Escondido</u>		<u>Region</u>		<u>Escondido As a Percent of Region</u>
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	
Less than \$10,000	18	0.2	578	0.2	1.6
\$10,000 to \$15,000	18	0.2	814	0.3	4.2
\$15,000 to \$20,000	36	0.4	1,210	0.4	2.6
\$20,000 to \$25,000	51	0.6	2,104	0.7	2.6
\$25,000 to \$30,000	64	0.7	2,359	0.8	4.6
\$30,000 to \$35,000	85	0.9	2,599	0.9	4.3
\$35,000 to \$40,000	71	0.8	3,031	1.1	4.2
\$40,000 to \$50,000	294	3.2	9,126	3.2	4.1
\$50,000 to \$80,000	3,546	38.3	81,084	28.8	5.8
\$80,000 to \$100,000	2,970	32.1	69,150	24.5	6.1
\$100,000 to \$149,000	1,672	18.1	66,349	23.5	4.8
\$150,000 to \$200,000	268	2.9	22,733	8.1	1.9
\$200,000+	181	2.0	20,669	7.3	0.7
TOTAL	9,256	100.4	281,806	100.0	4.8
MEDIAN VALUE	\$83,100		\$91,000		(-8.7)

Source: 1980 Census

The Chamber of Commerce provided reports that identified housing market price indices which measured the change in housing value. Although the absolute values were not available, the change in value offered some indication of supply characteristics. Table 20 shows an inconsistent pattern in the percent of change in the value of housing in Escondido when compared to those figures for the San Diego region from 1975 to 1984.

TABLE 20  
HOUSING MARKET PRICE INDEX  
PERCENT CHANGE IN VALUE  
ESCONDIDO AND SAN DIEGO REGION  
1975-1984

Year	San Diego Region			Escondido	
	Median	Average	Percent	Medium %	Luxury %
1975	\$37,000	\$45,600	13.2	7.9	—
1976	\$42,300	\$52,300	14.7	10.6	—
1977	\$54,000	\$65,200	24.7	35.3	—
1978	\$72,300	\$84,300	29.3	33.7	—
1979	\$83,400	\$103,800	23.1	12.2	—
1980	\$90,000	\$110,800	6.7	3.6	—
1981	\$104,500	\$127,000	4.8	8.4	4.6
1982	\$106,000	\$124,500	-2.0	-5.5	-1.5
1983	\$103,400	\$124,400	-0.1	2.1	1.5
1984	\$111,500	\$131,200	1.8	7.7	5.9

Source: San Diego Chamber of Commerce Economic Bulletin.

The above figures identify the value of existing homes. Information about the value of new homes was not as prevalent but some figures were available. According to the San Diego Chamber of Commerce's Economic Bulletin, the median price of new single family tract units sold during 1983 was \$99,740 in the southern portion of the region in comparison to \$126,250 in the northern portion of the region. The median price of the inventory of unsold single family units during 1983 was \$99,775 in the southern portion of the region in comparison to \$135,714 in the northern portion of the region. The median price of multi-family units sold during 1983 was \$92,075 in the southern portion of the region in comparison to \$87,777 in the northern portion of the region. The median price of the unsold inventory of multi-family housing in the southern portion of the region was \$83,279 in comparison to \$85,000 for the northern portion of the region.<sup>1</sup>

<sup>1</sup>Figures contained in this paragraph came from the San Diego Chamber of Commerce's Economic Bulletin, Volume 31, No. 10, October 1983, pp. 1 and 2.



TABLE 21

NEW HOUSING VALUES  
SAN DIEGO REGION  
1982-1983

	Single Family				Multi-Family			
	Sold		Unsold		Sold		Unsold	
	<u>1982</u>	<u>1983</u>	<u>1982</u>	<u>1983</u>	<u>1982</u>	<u>1983</u>	<u>1982</u>	<u>1983</u>
South County	\$101,196	\$99,740	\$151,081	\$99,775	\$81,105	\$92,075	\$94,910	\$83,279
North County	\$154,303	\$126,250	\$151,682	\$135,714	\$102,397	\$87,777	\$95,338	\$85,000

Source: San Diego Chamber of Commerce Economic Bulletin, Volume 31, No. 10, October 1983.

b. Rental Units

One source of information for the analysis of rental units was the census. Again, the census information was used for comparative analysis rather than for absolute market conditions. The comparison of the distribution of rents between the City and the San Diego region revealed a very strong parallel to the comparison of housing value between the City and the San Diego region. The City had a relatively lower proportion of both low-cost (less than \$250 per month) rental units and high-cost (more than \$500 per month) rental units than the San Diego region. Conversely, the City had a higher proportion of mid-level (\$200 to \$500 per month) rental units, especially in the \$300 to \$400 per month rental range.



TABLE 22  
RENT RANGES  
ESCONDIDO AND SAN DIEGO REGION  
1980

<u>Rent*</u>	<u>Escondido</u>		<u>Region</u>		<u>Escondido As a Percent of Region</u>
	<u>Units</u>	<u>Percent</u>	<u>Units</u>	<u>Percent</u>	
Less than \$60	9	0.1	905	0.3	0.4
\$60 to \$80	14	0.1	1,684	0.6	4.6
\$80 to \$100	103	0.9	3,457	1.2	1.6
\$100 to \$120	111	1.0	3,944	1.3	2.0
\$120 to \$150	254	2.3	8,164	2.8	3.9
\$150 to \$170	197	1.7	8,564	2.9	2.7
\$170 to \$200	647	5.7	21,336	7.2	3.8
\$200 to \$250	1,528	13.6	55,420	18.8	5.5
\$250 to \$300	2,662	23.6	65,315	22.2	4.7
\$300 to \$350	2,272	20.2	42,747	14.5	4.2
\$350 to \$400	1,395	12.4	25,413	8.6	4.4
\$400 to \$500	1,322	11.7	29,972	10.2	3.4
\$500+	611	5.4	22,024	7.5	3.3
No Cash Rent	137	1.2	5,902	2.0	2.9
TOTAL	11,262	99.9	294,847	100.0	4.2
MEDIAN	\$301		\$281		

\*Gross Rent: Contract rent plus average monthly costs of utilities and fuels.

Source: 1980 Census

An apartment rental rate survey (July 1984) indicated a substantial increase in rent ranges from the 1980 figures. In the North County area (Poway/North San Diego to Oceanside/Fallbrook/Pauma Valley), the average monthly rent (unfurnished, tenant paying gas and electricity) was \$491 (studios: \$395, 1-bedroom: \$440, 2-bedroom: \$517, and 3 or more bedroom: \$578). In comparison, the region's average rent was \$481 (studios: \$370, 1-bedroom: \$424, 2-bedroom: \$515, and 3 or more bedroom: \$591). The rents for North County increased by 5.2 percent for 2-bedroom units and 6.2 percent for 3-bedroom units over six months (January 1984 to July 1984). This survey also identified a vacancy rate of 2.1 percent for apartment units in the North County area.



c. Overpayers

The census provided another source of income data that relates more directly to the housing market: housing costs as a percent of household income. This measurement related household income to housing costs for owners and renters. Further, this information was available by income range. This indicator was an important measurement of local housing market conditions because it reflected the standards that federal and state housing agencies used, not only to measure the housing needs of a community, but also to determine the level of assistance those households should be given. Traditionally, the standard measurement of housing costs was that no household should have to spend more than 25 percent of its income to secure adequate housing. However, the standard was raised to 30 percent in 1984.

The figures in Tables 23 and 24 identify the percentage of households that "overpayed" (pay more than 25 percent of their income for housing) for housing in the City and the San Diego region in 1980. Table 23a and b identify rent as a percentage of household income for the City and the region in 1980. The percentages for the "rent as a percent of income" for the City and the region were similar. The largest proportions of "overpayers" were the low income (less than \$10,000 household income) households in the City (64.9 percent) and in the region (64.1 percent).

TABLE 23a

RENT AS A PERCENT OF INCOME  
ESCONDIDO AND SAN DIEGO REGION  
1980

Rent as Percent of Income	Escondido		Region		Escondido As a Percent of Region
	Number	Percent	Number	Percent	
Less than 20 Percent	2,507	23.2	76,135	26.8	3.3
20-25 Percent	1,494	13.9	41,410	14.6	3.6
25-35 Percent	2,206	20.5	60,080	21.2	3.7
Over 35 Percent	<u>4,576</u>	<u>42.4</u>	<u>106,039</u>	<u>37.4</u>	<u>4.3</u>
TOTAL	10,783	100.0	283,666	100.0	3.8

Source: 1980 Census

TABLE 23b  
RENT AS A PERCENT OF INCOME  
BY INCOME  
ESCONDIDO AND SAN DIEGO REGION  
1980

Rent as Percent of Income	INCOME									
	0-\$5,000		\$5,000-\$10,000		\$10,000-\$15,000		\$15,000-\$20,000		\$20,000+	
	Number	Percent*	Number	Percent*	Number	Percent*	Number	Percent*	Number	Percent*
<u>ESCONDIDO</u>										
Less than 20 Percent	17	0.2	39	0.4	217	2.0	610	5.7	1,624	15.1
20-25 Percent	18	0.2	140	1.3	384	3.6	556	5.2	396	3.7
25-35 Percent	65	0.6	458	4.2	1,198	11.1	471	4.4	14	0.1
35+ Percent	1,546	14.3	2,330	21.6	580	5.4	98	0.9	22	0.2
<u>SAN DIEGO REGION</u>										
Less than 20 Percent	834	0.3	2,839	1.0	9,069	3.2	18,403	6.5	44,990	15.9
20-25 Percent	1,302	0.5	4,031	1.4	14,186	5.0	11,990	4.2	9,901	3.5
25-35 Percent	2,397	0.8	16,133	5.7	25,258	8.9	10,472	3.7	5,822	2.1
35+ Percent	40,961	14.4	46,968	16.6	14,475	5.1	3,276	1.2	359	0.1

\* Percent of Total Renters: Escondido (10,783) and Region (283,666).

Source: 1980 Census

Table 24a and b identify owner costs as a percent of income for the City and the region in 1980. The percentages for owners who overpaid were slightly higher in the City (35.0 percent) than region (32.6 percent). Unlike the figures for renters, the largest percentages of "overpayers" for owners were those households with incomes above \$20,000 per year.

TABLE 24a  
OWNER COSTS AS A PERCENT OF INCOME  
ESCONDIDO AND SAN DIEGO REGION  
1980

Owner Costs as Percent of Income	Escondido		Region		Escondido As a Percent of Region
	Number	Percent	Number	Percent	
Less than 20 Percent	4,788	52.5	155,876	55.7	5.1
20-25 Percent	1,133	12.4	32,639	11.7	5.1
25-35 Percent	1,580	17.3	42,356	15.1	4.4
Over 35 Percent	1,616	17.7	49,119	17.5	4.0
TOTAL	9,117	99.9	279,990	100.0	4.8

Source: 1980 Census

TABLE 24b  
OWNER COSTS AS A PERCENT OF INCOME  
BY INCOME  
ESCONDIDO AND SAN DIEGO REGION  
1980

Owners Cost as Percent of Income	INCOME									
	0-\$5,000		\$5,000-\$10,000		\$10,000-\$15,000		\$15,000-\$20,000		\$20,000+	
	Number	Percent*	Number	Percent*	Number	Percent*	Number	Percent*	Number	Percent*
<u>ESCONDIDO</u>										
Less than 20 Percent	27	0.3	383	4.2	521	5.7	480	5.3	3,377	37.0
20-25 Percent	29	0.3	102	1.1	74	0.8	148	1.6	780	8.6
25-35 Percent	83	0.9	136	1.5	162	1.8	268	2.9	931	10.2
35+ Percent	302	3.3	290	3.2	358	3.9	263	2.9	403	4.4
<u>SAN DIEGO REGION</u>										
Less than 20 Percent	1,647	0.6	9,552	3.4	14,017	5.0	16,759	6.0	113,901	40.9
20-25 Percent	1,156	0.4	2,119	0.8	2,886	1.0	3,809	1.4	22,669	8.1
25-35 Percent	1,483	0.5	2,884	1.0	4,313	1.5	6,241	2.2	27,435	9.8
35+ Percent	7,755	2.8	8,782	3.1	9,253	3.3	8,555	3.1	14,774	5.3

\* Percent of Total Owners: Escondido (9,117) and Region (279,990).

Source: 1980 Census

A special tabulation provided by the federal government provided information for the City (but not the region and not for owners) on households that payed more than 30 percent of their income for rent (5,715). This figure was compatible with the census figures for households that payed more than 25 and more than 35 percent of their income for rent (6,782 and 4,576). Using the 30 percent standard, 53.0 percent of the renter households "overpayed" for housing in the City. This indicated that an inadequate supply of low-cost rental units was available within the City.

TABLE 25  
RENT AS A PERCENT OF INCOME  
MORE THAN 30 PERCENT  
ESCONDIDO  
1980

<u>Rent as Percent of Income</u>	<u>Escondido</u>	
	<u>Number</u>	<u>Percent</u>
More than 30 Percent	5,715	53.0
More than 50 Percent	2,474	22.9

Source: 1980 Census Special Tabulation.



In addition, another special tabulation of the 1980 Census provided information about the percent of elderly (62 years or older) households who rented and "over-paid" for housing.

TABLE 26  
RENT AS A PERCENT OF INCOME  
ELDERLY HOUSEHOLDS  
ESCONDIDO  
1980

<u>Rent as a Percent of Income</u>	<u>Elderly</u>		<u>Non-Elderly</u>		<u>Total</u>
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	
More than 25 Percent	1,976	27.8	5,120	72.2	7,096
More than 30 Percent	1,677	29.3	4,038	70.7	5,715
More than 50 Percent	794	32.1	1,680	67.9	2,474

Source: 1980 Census Special Tabulation.

When the standard of 25 percent of income for rent was used, the percent of "overpayers" was even more indicative of the lack of affordable housing. Table 27 summarizes the overpayers as a percent of all households for the City and the region in 1980. The percentage of overpayers of all households (for renters and owners) in the City (50.1 percent) was higher than rate for the region (45.7). The renter households (especially lower income) paid disproportionate amounts of their income for housing; 62.9 percent of the renters in the City paid more than 25 percent of their income for rent.

TABLE 27  
PERCENT OF OVERPAYERS\*  
ESCONDIDO AND SAN DIEGO REGION  
1980

	<u>Escondido</u>			<u>Region</u>		
	<u>Overpayer Households</u>	<u>Total Households</u>	<u>Overpayers As a Percent of Total</u>	<u>Overpayer Households</u>	<u>Total Households</u>	<u>Overpayers As a Percent of Total</u>
Owners	3,196	9,117	35.1	91,475	279,990	32.7
Renters	6,782	10,783	62.9	166,121	283,666	58.6
TOTAL	9,978	19,900	50.1	257,596	563,656	45.7

\*Households paying more than 25 percent of the income for rent or owning a home.

Source: 1980 Census

d. Income

The next item discussed under Affordability is the distribution of incomes within the City according to the categories used by the state housing officials. Four categories of income were used based on the 1980 Census (based on a household of four persons).

- o Very low income (up to 50 percent of the median income (1980 - \$17,107) of all households in the metropolitan area: 0 - \$8,554);
- o Low income (from 50 to 80 percent of the median income of all households in the metropolitan area: \$8,554 to \$13,686);
- o Moderate income (from 80 to 120 percent of the median income of all households in the metropolitan area: \$13,686 to \$20,528); and
- o All others (above 120 percent of the median income of all households in the metropolitan area: above \$20,528).

These definitions remained constant from 1980 to 1984 but the ranges changed as the median income of all households changed. For example, the ranges of income in the preceding paragraph were based upon the 1980 Census definition of the median income of all households in the region. By 1984, the ranges had increased to \$11,000 for very low income, \$17,600 for low income, and \$26,400 for moderate income. Using these figures, the income distribution for the City was identified. Table 28 provides a comparison between the distribution of income categories for the City and the region in 1980. The City had a higher percentage of households in the very low and low income categories than the percentage of households in the same categories in the region (45.0 percent vs. 39.8 percent). The City also had a higher percentage of households in the moderate income category. The City had a lower percentage of upper income (all others) households than the region (34.9 percent vs. 40.9 percent). See Appendix C for a comparison of the distribution of all income categories for all cities.

TABLE 28

HOUSEHOLD INCOME DISTRIBUTION  
ESCONDIDO AND SAN DIEGO REGION  
1980

Income Category	Escondido		Region		Escondido As a Percent of Region
	Number	Percent	Number	Percent	
Very Low	6,485	25.9	150,798	22.5	4.3
Low	4,797	19.1	115,832	17.3	4.3
Moderate	5,046	20.1	129,741	19.3	4.7
All Others	8,748	34.9	274,263	40.9	4.7
TOTAL	25,076	100.0	670,634	100.0	4.5

Source: 1980 Census

Table 29 compares the income distribution of households for Escondido and the region for 1980. Although the same general comparisons between the distribution of household incomes for the City and the region were made in 1980 as were made in 1970, the differences were smaller in 1980 and spread over a greater range of incomes. The region had a higher percentage than the City of households with incomes over \$17,500 (48.9 percent vs. 42.6 percent). Conversely, the City had a higher percentage than the region of households with incomes under \$17,500. However, the distribution of household incomes in 1980 in the City and the region were much closer than 1970 distributions. The median household incomes were also substantially lower in 1980 for the City than the region (\$15,258 vs. \$17,107, 10.8 percent lower).

TABLE 29

HOUSEHOLD INCOME DISTRIBUTION  
ESCONDIDO AND SAN DIEGO REGION  
1980

Household Income	Escondido		Region		Escondido As a Percent of Region
	Number	Percent	Number	Percent	
Less than \$2,500	895	3.6	26,620	4.0	3.4
\$2,500-\$5,000	2,081	8.3	47,985	7.2	4.3
\$5,000-\$7,500	2,459	9.8	52,583	7.8	4.7
\$7,500-\$10,000	2,500	10.0	56,214	8.4	4.4
\$10,000-\$12,500	2,424	9.7	60,197	9.0	4.0
\$12,500-\$15,000	1,963	7.8	49,003	7.3	4.0
\$15,000-\$17,500	2,096	8.4	50,684	7.6	4.1
\$17,500-\$20,000	1,532	6.1	43,559	6.5	3.5
\$20,000-\$22,500	1,801	7.2	45,363	6.8	4.0
\$22,500-\$25,000	1,458	5.8	35,641	5.3	4.1
\$25,000-\$27,500	1,167	4.7	34,500	5.1	3.4
\$27,500-\$30,000	944	3.8	26,036	3.9	3.6
\$30,000-\$35,000	1,388	5.5	44,097	6.6	3.1
\$35,000-\$40,000	801	3.2	29,232	4.4	2.7
\$40,000-\$50,000	834	3.3	32,962	4.9	2.5
\$50,000-\$75,000	516	2.1	24,577	3.7	2.1
Over \$75,000	217	0.9	11,381	1.7	1.9
TOTAL	25,076	100.0	670,634	100.0	3.7
MEDIAN INCOME	\$15,258		\$17,107		89.2

Source: 1980 Census



e. Affordability Indices

SANDAG developed indices of affordable housing progress in a special study for the City of Chula Vista. The study contained a comparison to the City of Escondido. The results are summarized in the following paragraphs.

The indices provided measurements of fair share progress in relative terms; that is, housing affordability over time (e.g., 1970 vs. 1980) or between areas (e.g., Escondido vs. the region). The absolute measurements (e.g., the total number of low income units) of the indices were not used.

The indices measured affordable housing for two time frames (1970 and 1980) by tenure (owner and renter) for the City and the region. Tables 31 through 36 identify housing affordability for the City in four cases: (1) owners in 1970, (2) owners in 1980, (3) renters in 1970, and (4) renters in 1980. These tables identify the income categories for which housing units in 1970 and 1980 were "affordable" (see below). The four income categories are: very low, low, moderate, and all others. Table 30 identifies the income limits for each category in 1970, 1980, and 1984. The definitions were based upon the median income of the San Diego Metropolitan Area in 1970, 1980, and 1984.

TABLE 30  
INCOME CATEGORIES  
ESCONDIDO AND SAN DIEGO REGION  
1970, 1980 & 1984

<u>Year</u>	<u>Very Low</u>	<u>Low</u>	<u>Median</u>	<u>Moderate</u>	<u>All Others</u>
1970	\$3,298	\$5,276	\$6,595	\$7,914	\$7,914+
1980	\$8,554	\$13,686	\$17,107	\$20,528	\$20,528+
1984	\$11,000	\$22,000	\$27,500	\$33,000	\$33,000+

Sources: 1970 and 1980 Census and SANDAG Files.

Table 31 identifies the value of owner housing in Escondido in 1970 as reported by the census. Monthly housing costs of each value range were estimated based upon the following conditions.

- o The units were being bought with a conventional loan which was secured with a 20 percent down-payment and financed over 30 years.
- o The loan was financed at 8.25 percent interest rate (Data Resources, Inc.) for 1970.
- o Monthly costs included the principal and interest on the loan, taxes and insurance, and utilities.

These monthly figures were used to calculate the annual income that could "afford" the cost of such housing by using the standard that 30 percent of a household's income should be used for housing costs.

The income category to which the units would be affordable in 1970 was established. Escondido had 7.1 percent of its owner units affordable to very low income households; 37.9 percent to low income households; 38.4 percent to moderate income households; and 16.6 percent to all other households. Escondido's affordability rates in 1970 for owners were relatively similar to the region's rates.

TABLE 31  
HOUSING AFFORDABILITY  
OWNER UNITS  
ESCONDIDO  
1970

<u>Housing Unit Value</u>	<u>Number</u>	<u>Percent</u>	<u>Monthly Costs*</u>	<u>Annual Income*</u>	<u>Income Category</u>
Less than \$5,000	7	0.1	\$33	\$1,320	Very Low
\$5,000 to \$7,500	15	0.3	\$50	\$2,000	Very Low
\$7,500 to \$10,000	86	1.5	\$66	\$2,640	Very Low
\$10,000 to \$15,000	606	10.3	\$99	\$3,960	Very Low/Low
\$15,000 to \$20,000	1,919	32.8	\$132	\$5,280	Low
\$20,000 to \$25,000	1,683	28.7	\$165	\$6,600	Moderate
\$25,000 to \$35,000	1,161	19.8	\$231	\$9,240	Moderate/ All Others
\$35,000 to \$50,000	288	4.9	\$331	\$13,240	All Others
\$50,000+	92	1.6	\$331+	\$13,240+	All Others
TOTAL	4,390	99.9	—	—	—

\*Principal, interest, taxes, insurance, and utilities using conventional 20 percent down payment on loan at 8.25 percent over 30 years and assuming 30 percent of income for housing costs.

Sources: 1970 Census and SANDAG Files.

Table 32 shows the distribution of owner occupied units by value and the income category to which the units would be affordable in 1980. Escondido had 0.8 percent of its owner units affordable to very low income households; 1.6 percent to low income households; 4.0 percent to moderate income households; and 93.6 percent to all other households. These rates were very similar to the rate for owners in 1980 for the region.

TABLE 32  
HOUSING AFFORDABILITY  
OWNER UNITS  
ESCONDIDO  
1980

<u>Housing Unit Value</u>	<u>Number</u>	<u>Percent</u>	<u>Monthly Costs*</u>	<u>Annual Income*</u>	<u>Income Category</u>
Less than \$10,000	18	0.2	\$106	\$4,240	Very Low
\$10,000 to \$15,000	18	0.2	\$160	\$6,400	Very Low
\$15,000 to \$20,000	36	0.4	\$212	\$8,480	Very Low
\$20,000 to \$25,000	51	0.5	\$265	\$10,600	Very Low/Low
\$25,000 to \$30,000	64	0.7	\$318	\$12,720	Low
\$30,000 to \$35,000	85	0.9	\$372	\$14,880	Low/Moderate
\$35,000 to \$40,000	71	0.8	\$425	\$17,000	Moderate
\$40,000 to \$50,000	294	3.2	\$530	\$21,200	Moderate/ All Others
\$50,000 to \$80,000	3,546	38.2	\$850	\$34,000	All Others
\$80,000 to \$100,000	2,970	32.0	\$1,062	\$42,480	All Others
\$100,000 to \$150,000	1,672	18.0	\$1,592	\$63,680	All Others
\$150,000 to \$200,000	268	2.9	\$2,124	\$84,960	All Others
\$200,000+	181	2.0	\$2,124+	\$84,960+	All Others
TOTAL	9,274	100.0	—	—	—

\*Principal, interest, taxes, insurance, and utilities using conventional 20 percent down payment on loan at 13.00 percent over 30 years and assuming 30 percent of income for housing costs.

Sources: 1980 Census and SANDAG Files.

Affordability data were then developed for renter units in the City in 1970 and 1980. Monthly housing costs of each rent range were estimated by using gross rents which include census allowances for utility costs. The annual income calculations were made in the same way as they were for owner units.

Table 33 shows the distribution of renter-occupied units by rent and the income category to which the units were affordable in 1970. Escondido had 11.6 percent of its renter units affordable to very low income households; 40.2 percent to low income households; 41.0 percent to moderate income households; and 7.3 percent all other households. The rate for very low income households was slightly less than the rate for the region. The rate for low income households was slightly higher than the rate for the region. The rate for moderate income households was slightly higher than the rate for the region. The rate for all other households was less than the rate in the region.



TABLE 33  
HOUSING AFFORDABILITY  
RENTER UNITS  
ESCONDIDO  
1970

<u>Gross Rent*</u>	<u>Number</u>	<u>Percent</u>	<u>Annual Income**</u>	<u>Income Category</u>
Less than \$40	37	0.8	\$1,600	Very Low
\$40 to \$60	114	2.4	\$2,400	Very Low
\$60 to \$80	310	6.7	\$3,200	Very Low
\$80 to \$100	625	13.4	\$4,000	Low
\$100 to \$150	2,042	43.8	\$6,000	Low/Moderate
\$150 to \$200	1,259	27.0	\$8,000	Moderate
\$200 to \$250	218	4.7	\$10,000	All Others
\$250+	53	1.3	\$10,000+	All Others
TOTAL	4,658	100.1	—	—

\*Gross rent includes allowances for utilities.

\*\*Assuming 30 percent of income for housing costs.

Sources: 1970 Census and SANDAG Files.

Table 34 shows the distribution of renter-occupied units by rent and the income category to which the units were affordable in 1980. Escondido had 16.1 percent of its renter units affordable to very low income households; 50.8 percent to low income households; 27.5 percent to moderate income households; and 5.5 percent to all other households. The rates were very similar to the rates for the region for owners in 1980.

TABLE 34

HOUSING AFFORDABILITY  
RENTER UNITS  
ESCONDIDO  
1980

<u>Gross Rent*</u>	<u>Number</u>	<u>Percent</u>	<u>Annual Income**</u>	<u>Income Category</u>
Less than \$60	9	0.1	\$2,400	Very Low
\$60 to \$80	14	0.1	\$3,200	Very Low
\$80 to \$100	103	0.9	\$4,000	Very Low
\$100 to \$120	111	1.0	\$4,800	Very Low
\$120 to \$150	254	2.3	\$6,000	Very Low
\$150 to \$170	197	1.8	\$6,800	Very Low
\$170 to \$200	647	5.8	\$8,000	Very Low
\$200 to \$250	1,528	13.7	\$10,000	Very Low/Low
\$250 to \$300	2,662	23.9	\$12,000	Low
\$300 to \$350	2,272	20.4	\$14,000	Low/Moderate
\$350 to \$400	1,395	12.5	\$16,000	Moderate
\$400 to \$500	1,322	11.9	\$20,000	Moderate/ All Others
\$500+	<u>611</u>	<u>5.5</u>	<u>\$20,000+</u>	<u>All Others</u>
TOTAL	11,125	99.9	—	—

\*Gross rent includes allowances for utilities.

\*\*Assuming 30 percent of income for housing costs.

Sources: 1980 Census and SANDAG Files.

Table 35 summarizes the housing affordability indices for Escondido for owners and renters in 1970 and 1980.

TABLE 35

HOUSING AFFORDABILITY SUMMARY  
PERCENT RENTER AND OWNER UNITS  
ESCONDIDO  
1970 & 1980

<u>Income Category</u>	<u>Owners</u>		<u>Renters</u>	
	<u>1970</u>	<u>1980</u>	<u>1970</u>	<u>1980</u>
Very Low	7.1	0.8	11.6	16.1
Low	37.9	1.6	40.2	50.8
Moderate	38.4	4.0	41.0	27.5
All Others	16.6	93.6	7.3	5.5

Sources: Tables 28-31 and SANDAG Worksheets.

Finally, Table 36 summarizes the housing affordability indices for three jurisdictions (Escondido, Chula Vista and National City) and the region. The affordability rates for owners in 1970 and 1980 and the affordability rates for renters in 1970 and 1980 are contained in this table.

TABLE 36

HOUSING AFFORDABILITY SUMMARY  
PERCENT RENTER AND OWNER UNITS  
ESCONDIDO, CHULA VISTA, NATIONAL CITY, & REGION  
1970-1980

	Income Category			
	<u>Very Low</u>	<u>Low</u>	<u>Moderate</u>	<u>All Others</u>
ESCONDIDO				
Owners 1970	7.1	37.9	38.4	16.6
Owners 1980	0.8	1.6	4.0	93.6
Renters 1970	11.6	40.2	41.0	7.3
Renters 1980	16.1	50.8	27.5	5.5
CHULA VISTA				
Owners 1970	3.5	31.6	45.3	19.7
Owners 1980	0.6	1.6	3.6	94.2
Renters 1970	6.0	36.6	44.8	12.6
Renters 1980	20.3	54.5	19.4	6.0
NATIONAL CITY				
Owners 1970	17.3	54.7	22.3	5.6
Owners 1980	3.2	7.3	13.3	76.2
Renters 1970	14.7	52.9	30.6	1.9
Renters 1980	39.8	50.9	8.5	0.8
REGION				
Owners 1970	7.6	31.3	35.5	25.7
Owners 1980	0.9	1.9	4.3	92.7
Renters 1970	13.9	40.1	36.3	9.8
Renters 1980	22.5	48.6	21.4	7.6

Source: A Housing Study for the City of Chula Vista.



## REGIONAL HOUSING NEEDS STATEMENT

The Regional Housing Needs Statement provided information that met the state requirements for the revision of local housing elements. The information in this section updated the Regional Housing Needs Statement adopted by the City in 1981.

According to the state law, local governments had to identify their total housing needs and develop goals and programs to address them. Each jurisdiction was to include its share of the regional housing needs for all income levels in its housing element. The distribution of regional housing needs had to avoid further concentration in those jurisdictions with relatively high proportions of lower income households. The purposes of the SANDAG Housing Needs Statement were to: (1) recommend an equitable basis by which each jurisdiction can assume its "fair share" of lower income housing responsibilities, and (2) identify the need for housing for all income levels in the region. "Fair share" referred to the number of lower income households that each jurisdiction was to assist in order to meet its fair share of the current and projected housing needs of lower income households. Fair share requirements were identified for the region by the housing allocation formula which was adopted by SANDAG in 1979.

The following three tables identify: (a) the "fair share" formula and the housing needs for lower income households for each jurisdiction (Table 37); (b) the income distribution of all households added to the region from 1980 to 1990 by jurisdiction (Table 38); and (c) the housing unit projections by jurisdiction by year to 1991 (Table 39).

The fair share formula consisted of two factors: existing "fair share" (Columns 1 & 2: Table 37) and growth "fair share" (Columns 3 & 4: Table 37). These factors were derived from the population, housing, and employment characteristics of each jurisdiction. The region's needs were then distributed according to each jurisdiction's "fair share" factors. The total need (Columns 5 & 6: Table 37) for each jurisdiction was then translated into a five-year goal (Column 7: Table 37). The five-year goal represented a "good faith" effort that addressed 2.5 percent of the total housing need in each year of the five-year period in the housing elements. "Good faith" effort was the concept that recognized that a jurisdiction cannot be reasonably expected to meet all of its housing needs within five years. Thus, a standard was developed that defined the level of effort by a local agency that would be accepted as reasonable progress towards meeting its housing needs.

The City of Escondido adopted the Housing Needs Statement (as did all cities and the County) by individual council action on June 6, 1984. The City adopted their fair share formula and the five-year goals contained in Table 37. The City had set a goal to provide 565 lower income households with housing assistance from 1985 to 1990.

Table 38 identifies the increase in the number of households for each jurisdiction from 1980-1990 based upon the adopted Series 6 Regional Growth Forecasts (Column 1: Table 38). This household growth was allocated to four income categories (Columns 2-5: Table 38) in order to provide a guideline for local housing element purposes. It was not a fair share allocation. The revised housing elements must identify housing needs of all income ranges. SANDAG "fair shared" only lower income households requiring assistance (Table 37).

Table 39 identifies the increase in the number of housing units projected for each jurisdiction by year from 1985 to 1991. This step was accomplished by converting the Series 6 household estimates to housing units (by adjusting for vacancies). This step was requested by HCD as information that local governments were to include in their housing elements. The time frame was extended to 1991 because the state law was revised and the next revisions will be due on July 1, 1991.

Thus, Table 39 indicates that the City of Escondido would need 6,285 housing units from July 1, 1985 to July 1, 1991 to accommodate the expected growth in households during those six years.

TABLE 37

HOUSING NEEDS STATEMENT  
 LOWER INCOME HOUSEHOLDS REQUIRING ASSISTANCE  
 (EXISTING & GROWTH)  
 SAN DIEGO REGION  
 1980-1990

	Existing "Fair Share" (Percent)	Existing "Fair Share" (Households)	Growth "Fair Share" (Percent)	Growth "Fair Share" (Households) <sup>a</sup>	Total "Fair Share" (Percent)	Total "Fair Share" (Households) <sup>a</sup>	Five Year Goals <sup>a</sup>
Carlsbad	3.2	3,523	4.4 <sup>b</sup>	1,009 <sup>b</sup>	3.4 <sup>b</sup>	4,532 <sup>b</sup>	567 <sup>b</sup>
Chula Vista	4.5	4,954	4.2	963	4.5	5,917	740
Coronado	0.9	991	0.9	206	0.9	1,197	150
Del Mar	0.3	330	0.3	69	0.3	399	50
El Cajon	3.4	3,743	2.6	596	3.3	4,339	542
Escondido	3.4	3,743	3.4	780	3.4	4,523	565
Imperial Beach	0.7	771	0.6	138	0.7	909	114
La Mesa	2.4	2,642	1.7	390	2.3	3,032	379
Lemon Grove	1.0	1,101	0.9	206	1.0	1,307	163
National City	1.5	1,651	1.0	229	1.4	1,880	235
Oceanside	4.1	4,513	4.5	1,032	4.2	5,545	693
Poway	2.0	2,202	1.9	436	2.0	2,638	330
San Diego	46.4	51,079	42.4	9,726	45.8	60,805	7,601
San Marcos	1.3	1,431	1.6	367	1.4	1,798	225
Santee	2.3	2,532	2.6	596	2.4	3,128	391
Vista	1.7	1,871	1.6	367	1.7	2,238	280
Unincorporated	20.8	22,897	25.3	5,803	21.6	28,700	3,588
Region Total		109,974		22,913		132,887	16,613
	(1)	(2)	(3)	(4)	(5)	(6)	(7)

<sup>a</sup>Growth, total "fair share", and goals are for any five year period (housing element time frame) from 1980-1990. Goals assume a "good faith" effort of addressing 2.5 percent of the need per year for five years.

<sup>b</sup>Carlsbad adopted the Series 6 Regional Growth Forecasts upon the condition that the short term projections (1980-1990) for Carlsbad be reviewed within the next two years to determine the validity of SANDAG's projections of growth in population, housing, and employment in Carlsbad. If the projections need to be revised, the fair share factors (percent & households) and five year goals will be revised.

NOTE: Due to rounding of percentages in the preceding columns, multipliers of 110,083 in Column 2 and 22,938 in Column 4 were used to come as close as possible to the control totals for Column 2 (109,974) and Column 4 (22,915).

Source: SANDAG Regional Housing Needs Statement Tables



TABLE 38

HOUSING NEEDS STATEMENT  
REGIONAL INCOME DISTRIBUTION  
(GROWTH ONLY)  
SAN DIEGO REGION  
1980-1990

	1980-1990 Household Growth	Income Distribution (Growth Only)			
		Very Low	Low	Moderate	All Other
Carlsbad	12,494	2,811	2,161	2,411	5,111
Chula Vista	7,361	1,656	1,273	1,421	3,011
Coronado	1,507	339	261	291	616
Del Mar	449	101	78	87	183
El Cajon	2,036	458	352	393	833
Escondido	6,777	1,525	1,172	1,308	2,772
Imperial Beach	986	222	171	190	403
La Mesa	844	190	146	163	345
Lemon Grove	1,341	302	232	259	548
National City	1,277	287	221	246	523
Oceanside	11,209	2,522	1,939	2,163	4,585
Poway	2,726	613	472	526	1,115
San Diego	64,573	14,529	11,171	12,463	26,410
San Marcos	3,901	878	675	753	1,595
Santee	6,370	1,433	1,102	1,229	2,606
Vista	2,834	638	490	547	1,159
Unincorporated	67,505	15,189	11,678	13,028	27,610
Region Total	194,190	43,693	33,594	37,478	79,425
	(1)	(2)	(3)	(4)	(5)

NOTE: Since the Housing Elements address a five year time frame, the income distribution for any five year period (1980-1990) would be half of the number in the tables.

Source: SANDAG Final Series 6 Regional Growth Forecast and SANDAG Regional Housing Needs Statement Tables

TABLE 39

HOUSING NEEDS STATEMENT  
 ADDITIONAL HOUSING UNIT NEEDS  
 JULY 1, 1985 TO JULY 1, 1991  
 SAN DIEGO REGION

<u>Jurisdiction</u>	<u>1985-1986</u>	<u>1986-1987</u>	<u>1987-1988</u>	<u>1988-1989</u>	<u>1989-1990</u>	<u>1990-1991</u>	<u>TOTAL</u>
Carlsbad	1,438	2,015	2,104	2,220	2,012	1,800	11,589
Chula Vista	847	1,187	1,240	1,308	1,186	1,061	6,829
Coronado	173	243	254	268	243	217	1,398
Del Mar	52	72	76	80	72	65	417
El Cajon	234	328	343	362	328	293	1,888
Escondido	780	1,093	1,141	1,204	1,091	976	6,285
Imperial Beach	113	159	166	175	159	142	914
La Mesa	97	136	142	150	136	122	783
Lemon Grove	154	216	226	238	216	193	1,243
National City	150	206	215	227	206	184	1,188
Oceanside	1,290	1,808	1,888	1,991	1,805	1,615	10,397
Poway	314	439	459	484	439	393	2,528
San Diego	7,432	10,417	10,875	11,472	10,400	9,304	59,900
San Marcos	449	629	657	693	628	562	3,618
Santee	733	1,028	1,073	1,132	1,026	918	5,910
Vista	326	457	477	503	456	408	2,627
Unincorporated	7,769	10,890	11,369	11,993	10,872	9,727	62,620
Region Total	22,351	31,323	32,705	34,500	31,275	27,980	180,134

Source: Staff work tables and Series 6 Regional Growth Forecasts.

## SITE INVENTORY

Vacant land for new housing was expected to be available throughout the City from 1985 to 1991. While much of this land was expected to be available at the periphery of the City, sizeable tracts of land were still available throughout the City. This resulted in the availability of sites with a full range of zoning densities. A significant number of large parcels were substantially underutilized. The following table summarizes vacant and served land, the density range, and potential dwelling units. As this table indicates, the City will have more than the necessary land to respond to its housing need (6,285 dwelling units by 1991).

TABLE 40  
VACANT AND SERVED  
RESIDENTIAL LAND  
1990

<u>Density</u>	<u>Vacant Acres</u>	<u>Potential Dwelling Units 1985-1991</u>
Very Low (0-4 DU/Ac)	6,270	6,000 to 18,000
Low (4-8 DU/Ac)	410	400 to 3,200
Medium (8-12 DU/Ac)	70	100 to 750
High (12+ DU/Ac)	70	500 to 1,000

Source: SANDAG's Series 6 Regional Growth Forecasts

Most of the available sites were provided with full public facilities and services. Police and fire protection were considered adequate with a maximum three to five minute response time to virtually all areas of the City. Water and sewer facilities were also adequate. Isolated surcharging of sewage and deteriorated sewer lines were scheduled for improvement in the five-year Capital Improvement Program (CIP). Other improvements and expansions of both sewer and water facilities were also programmed from 1985 to 1991.

Major improvements to drainage systems were needed in several areas before full development could have been adequately accommodated. Assessment districts were established to help finance these projects as development occurs. All improvements on-site were to be provided by the developer.



Parks were considered adequate for the City as a whole, especially regional and citywide parks. The acquisition and development of additional neighborhood and community parks were scheduled in the CIP.

Overcrowding of schools had become a problem at certain levels and in various areas of the City. The Escondido Union High School District was overcrowded, while the Escondido Union School District had some of its elementary and middle schools overcrowded. To alleviate overcrowding, a fee for all new housing units constructed was established in January, 1979. This fee, ranging up to a maximum of about \$1,000 per unit, depending on the type of dwelling unit, was to apply as long as school facilities were overcrowded.

Several objectives were considered by the City in recommending a site for subsidized housing. Accessibility to community facilities, particularly public transportation and shopping, was an important consideration. Senior citizen projects required even more accessible housing due to limited mobility. Dwelling unit density and development costs was considered in conjunction with land cost. Another consideration was the need to maintain balance in the neighborhoods. Subsidized housing was not to be concentrated low income households in one area. Projects were not to be limited to low income areas, but to the extent possible, distributed throughout the City. The distribution of assisted housing was a major goal of the subsidized housing programs in the City. In addition, consideration was to be given to publicly owned sites which were available for use.

## GOVERNMENTAL CONSTRAINTS

The supply of affordable housing was influenced by government constraints. These actions took place at local, state, and federal levels. This section will briefly summarize these constraints with an emphasis upon conditions in Escondido.

### a. Land Use Controls

The land use policies of the City had a direct impact upon the provision of affordable housing. The General Plan established the framework for all development within the City. Two elements of the General Plan were most important: Housing and Land Use. The Land Use Plan identified the location and intensity of development. These factors were implemented through a number of codes and development processes. The Zoning Code identified the types of residential use and certain characteristics to which a proposal must comply. The Zoning Code in the City allowed a wide range of housing types and densities which could have responded to affordable housing needs. For example, the R-4-30 zone allowed densities up to 30 dwelling units per acre. The code also permitted mobile home development, a significant housing type in the City.

The City had to respond to federal and state regulations which mandated environmental protection. These regulations caused significant impacts upon affordable housing. The cost of performing the analysis of the environmental impacts of a development and the time for review of the analysis were significant governmental constraints.

### b. Building Code

The City of Escondido adopted and enforced the Uniform Building Code which ensured that all housing units are built to specified standards. The code was substantially determined by the International Conference of Building Officials and the State of California. The City adopted the Code with few administrative amendments. The City did not set standards which were less demanding than the code. Thus, the City did not reduce the cost of housing through the revision of the Building Code.

### c. Processing Costs

The City of Escondido, as many jurisdictions in the post-Proposition 13 era, had sought to recover local planning and processing costs through a fee structure. The following fees were (January, 1984) costs associated with development in the City. These figures are compared to high and low ranges of fees in the region in Table 41. However, a wide range of variety existed in the services covered by each activity and the impact of the number of units in the proposed development. The City's fee schedule appeared to fall within the regional norm.

TABLE 41  
DEVELOPMENT FEES  
CITY OF ESCONDIDO  
1984

<u>Activity</u>	<u>Escondido Fee</u>	<u>Region High</u>	<u>Region Low</u>
Building Permit	\$433	\$483	\$353
Mechanical Permit	\$16	\$39	\$7
School	\$500-1,150	\$5,532	\$250-350
Flood Control	\$1,270-5,125	\$1,375-7,266	0
Sewer Connection	\$2,900	Escondido	\$70
PUD	\$395 + \$15/Acre	\$2,830	\$50
General Plan Amendment	\$530	\$3,000	\$250
Tentative Parcel Map	\$370	\$740	\$300
Final Parcel Map	\$200/Sheet	\$550	\$100
Grading Inspection*	\$9,022	\$15,710	\$695
Engineering*	\$24,300	\$39,750	\$1,200
Tentative Map*	\$1,595	\$3,500	\$270
Final Map	\$200/Sheet	\$3,000	\$200
Design Review	—	\$1,325	\$75
Site Plan Review	—	\$531	\$20
Environmental Study	\$270	\$1,300	\$50
EIR Processing	\$890 + Cost	\$3,400	\$5

\*Based on 50 units

Source: BIA Builder, December, 1984.

d. Article XXXIV

Article XXXIV of the California Constitution requires low rent housing developments to receive voter approval when they are developed, constructed, or acquired in any manner by a state agency. The City of Escondido had not passed an Article XXXIV referendum by 1985. Although a significant number of court cases had widen the opportunity to develop low rent housing developments without a referendum, the lack of voter approval did remove several options from the plan of implementation.



## NON-GOVERNMENTAL CONSTRAINTS

Non-governmental constraints to affordable housing consisted of three major factors: land costs, construction costs, and financing. The City had a limited ability to influence these factors. Land costs could have been impacted by the number of adequate sites that were made available. However, the City provided large amounts of land for such purposes and the cost of land was more determined by regional demand and costs. Construction and financing costs were also determined at the regional, state, and national levels by a variety of private and public actions which were not controlled by the City.

### a. Land Costs

Land was a significant component of housing costs, especially in Southern California. The cost of land for housing in the state had risen from 20 percent (in 1970) to 30 percent (in 1980). More specifically, the Building Industry Association of San Diego County estimated the cost components for a single family unit (1,202 square feet with three bedrooms and two baths) in the northern portion of San Diego County for summer, 1984. Land constituted 40.3 percent of total development costs (\$47,500 of \$117,950). The City had an available supply of land for housing. The cost of such land varied depending upon its size, location, and development status. Land costs in Escondido was close to the region's norm in 1984.

### b. Construction Costs

The cost of constructing residential units is determined by the market between the building industry and buyers. Construction ranged from 30 percent to 40 percent of the cost of housing in 1984. The estimate of building costs for the unit described in the above paragraph was \$41,046 or 34.8 percent of the total costs. The average cost per square foot for construction was \$34.15. Construction costs had substantially increased from 1974 to 1984 (22.4 percent per year). When increases in construction costs and land costs were added, the impact became an even greater deterrent to affordable housing.

### c. Financing Costs

The greatest impact upon affordable housing from 1980 to 1985 was the increase in financing costs. Interest rates on mortgages for housing rose to unprecedented heights during the early 1980's. Although the rates receded, they still averaged 14.00 percent in San Diego County in October, 1984 (fixed rate, 30 years with 20 percent down). In addition, points/closing costs were substantial "add-ons" associated with financing.

These costs were not only associated with the purchase of single family homes. Construction loans for development of single family and multiple family units were even higher (about 16 percent). The Building Industry identified the financing costs associated with the typical unit in the preceding paragraphs. Sales and financing fees added \$10,000 to that unit (about 8.5 percent of the total cost). Thus, the financing costs impacted affordable housing at two levels: (1) during construction (temporary), and (2) after construction (permanent).

## SPECIAL NEEDS

This section briefly identifies the conditions of the housing market for segments of the population that generated special needs or that had a special impact upon the housing market. The major groups of these households were military, students, handicapped, single parent, elderly, large family, farmworkers, and homeless. This study was not intended to analyze these groups in any detail but to identify the impact upon the competition for affordable housing. These households were more likely to have been lower income than all other households. The previous analysis had shown the tight housing market conditions for all housing, especially for lower income housing units.

### a. Military

The military population's influence on the demand for housing took two forms: (1) the active military household trying to find housing, and (2) the former (either retirement or non-retirement separation) service household trying to find housing. According to the statistics from the Housing Referral Office, in 1982 43,000 military families needed housing. Of course, the major concentrations of military population centered around Camp Pendleton (immediately north of Oceanside), Miramar Naval Air Station (north area of the City of San Diego), and other Navy stations in the Central and South Bay areas of the Cities of Chula Vista, Coronado, Imperial Beach, National City, and San Diego.

The Department of Defense Housing Survey was compiled in order to determine military family housing needs, especially in the context of new construction goals. The following information is a summary of the findings for 1982.

TABLE 42  
MILITARY HOUSING SURVEY  
SAN DIEGO REGION  
1985

	<u>San Diego Naval Complex</u>	<u>Camp Pendleton</u>
1. Gross military strength	110,198	35,611
2. Housing requirements	48,924	10,583
3. Voluntary separated	4,592	899
4. Effective requirements (2-3)	44,332	9,684
5. Program limit (90% 4)	39,899	8,739
6. Military housing	5,813	3,819
7. Non-military housing	19,241	3,398
8. Net deficit (4 - (6+7))	19,278	2,467
9. Program deficit	12,582	1,522

Source: Housing Survey

The existing military family housing was scattered around the region, but several communities had substantial portions of their total housing stock occupied by military families. However, the City of Escondido did not have any military housing developments by 1985.

The regionwide average of military family housing as a percent of all housing was 1.4 percent. When the on-base family housing was excluded, the percent dropped to 0.9 percent. However, the existing off-base military family housing was concentrated in just 7 of the 40 subregional areas (SRA). In these seven SRA's, military family housing as a percent of all housing rose to 3.1 percent with ranges of 1.2 percent to 8.5 percent.

The census identified members of the Armed Forces as part of its labor force statistics. This information was also presented by male and female by race. The data in Table 43 presents the City's data on armed forces by sex and race from 1980.

TABLE 43  
ARMED FORCES  
EMPLOYMENT STATUS  
ESCONDIDO  
1980

	<u>Total</u>	<u>Male</u>	<u>Female</u>	<u>White</u>	<u>Black</u>	<u>Indian</u>	<u>Asian</u>	<u>Spanish</u>
Labor Force:								
Armed Forces	283	265	18	273	0	6	0	18
Civ. Labor Force								
Employed	26,928	15,537	11,391	24,329	93	336	518	3,616
Unemployed	2,113	1,259	854	1,843	0	50	43	439
Not in Labor Force	20,403	6,228	14,175	19,117	18	188	284	1,843

Source: 1980 Census

Thus, the 283 military personnel formed only 1.0 percent of the labor force and 0.4 percent of the total population.

Although increases in housing allowances for military households provided some relief for local military housing expenses, a substantial portion of the military families required low-cost housing, a scarce commodity in an expensive housing market.

#### b. Student

Student housing was also a cause for concern. Although each student may have produced only an individual temporary housing need, the impact upon housing demand was critical.



The same market forces that impacted the lower income housing population influenced student housing. The high cost of housing, condominium conversions, and occupant restrictions made it difficult for students to find affordable housing. This impact was extended beyond graduation and had a detrimental impact upon the region's economy. The graduates provided a specialized pool of skilled labor that was vital to the region. However, the lack of affordable housing caused the student to leave the region.

The following enrollment figures for the City identified the extent of student population by grade level and race in 1980.

TABLE 44  
TOTAL SCHOOL ENROLLMENT  
ESCONDIDO  
1980

	<u>Total</u>	<u>White</u>	<u>Black</u>	<u>Indian</u>	<u>Asian</u>	<u>Spanish</u>	<u>Private School Enrollment</u>
Nursery School	803	728	7	13	25	120	510
Kindergarten & Elementary	8,208	6,958	38	108	212	1,954	897
High School	3,831	3,295	7	72	117	877	163
College	3,541	3,107	34	59	153	315	350

Source: 1980 Census

Although these figures did not cross-tabulate school enrollment with income or need, they did provide a quick profile of the student population. College students comprised 21.3 percent of the student population and 6.0 percent of the entire population of the City.

#### c. Handicapped

The information on handicapped housing needs was difficult to obtain. The census information was limited to data on work and transportation disabilities. Moreover, the definition of handicapped/disabled varied from one service agency to another.

Proportions of work disabilities among the total work population of the City and the total work population of the region were very similar. Table 45 shows that 9.0 percent of the population in the City had a work disability (vs. 7.6 percent in the region) and almost half of the work disabled were prevented from working.

TABLE 45

WORK DISABILITY  
ESCONDIDO AND SAN DIEGO REGION  
1980

	Escondido		Region		Escondido As a Percent of Region
	Number	Percent	Number	Percent	
A. With Work Disability	3,557	9.0	95,752	7.6	3.7
1. In Labor Force	1,391	3.5	37,997	3.0	3.7
2. Not in Labor Force	2,166	5.5	57,755	4.6	3.8
a. Prevented from Working	1,682	4.3	45,279	3.6	3.7
b. Not Prevented from Working	484	1.2	12,476	1.0	3.9
B. No Work Disability	35,724	91.0	1,157,573	92.4	3.1
TOTAL (Work Population)	39,281	100.0	1,253,325	100.0	3.1

Source: 1980 Census

Proportions of transportation disabilities among the population (over 16) of the City and the population (over 16) of the region were almost identical. Table 46 shows that 4.1 percent of the population (over 16) had a public transportation disability and more than half of that population was over 65 years of age in 1980.

TABLE 46

TRANSPORTATION DISABILITY  
ESCONDIDO AND SAN DIEGO REGION  
1980

	Escondido		Region		Escondido As a Percent of Region
	Number	Percent	Number	Percent	
A. 16-64 Years of Age	39,281	79.8	1,253,325	87.5	3.1
1. With Public Transp. Disability	659	1.3	18,634	1.3	3.5
2. No Public Transp. Disability	38,622	78.5	1,234,691	86.2	3.1
B. Over 65 Years of Age	9,958	20.2	179,530	12.5	5.5
1. With Public Transp. Disability	1,360	2.8	26,468	1.8	5.1
2. No Public Transp. Disability	8,598	17.4	155,062	10.8	5.5
TOTAL (Over 16)	49,239	100.0	1,432,855	100.0	3.4

Source: 1980 Census

Although no cross-tabulations of income, household size, or race with disability were available, the element assumed that a substantial portion of the handicapped fell within the lower income limits, especially those households not in the labor force. The element also assumed that a substantial portion of the lower income handicapped required housing assistance. The needs of the handicapped household were further compounded by requirements for special design and locations which are limited in supply and more expensive.

#### d. Single Parent Households

Single parent households were another group with a need for housing that competed for the affordable housing in the City. Table 47 identifies the proportions of single parent households in the City and the region in 1980. The City had a lower proportion of single parent households than the region. The housing needs of this group generated special concern because the single parent household tended to have a lower income and a need for social services.

TABLE 47  
SINGLE PARENT HOUSEHOLDS  
ESCONDIDO AND SAN DIEGO REGION  
1980

<u>Household Type</u>	<u>Escondido</u>		<u>Region</u>		<u>Escondido As a Percent of Region</u>
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	
Male, Single Parent	282	1.0	7,691	1.1	3.7
Female, Single Parent	1,592	5.9	45,212	6.7	3.5
Total, Single Parent	(1,874)	(6.9)	(52,903)	(7.9)	3.5
All Other Households	<u>23,202</u>	<u>93.1</u>	<u>617,731</u>	<u>92.1</u>	<u>3.8</u>
TOTAL	26,950	100.0	670,634	100.0	4.0

Source: 1980 Census

#### e. Elderly

The elderly (over 60 years of age) population in Escondido was 20.8 percent of the total population in 1980. The elderly population in the region was 14.4 percent of the total population in 1980. Thus, the City had 30 percent larger percentage of elderly than the region. The difference was even more significant for the 65-74 age group: 9.2 percent of the City's population versus 5.0 percent of the region's population, almost double the proportion.

The larger percentages of elderly in the City was reflected, in part, by the larger proportion of mobile homes in the City and the lower proportion of military households. However, the elderly households generated special housing needs. Since elderly tended to have higher owner-renter ratios and lower income levels, their needs would have been for rehabilitation assistance and for ownership oppor-



tunities for smaller, low maintenance units. The section of the element that analyses overpayers identified the proportion of overpayers that were elderly (Table 26).

TABLE 48  
POPULATION DISTRIBUTION  
ESCONDIDO AND SAN DIEGO REGION  
1980

<u>Age</u>	<u>Escondido</u>		<u>Region</u>		<u>Escondido As a Percent of Region</u>
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	
Less than 5	4,913	7.6	128,959	6.9	3.8
5-9	4,349	6.8	123,919	6.7	3.5
10-14	4,429	6.9	131,258	7.0	3.4
15-19	5,415	8.4	178,292	9.6	3.0
20-24	6,451	10.0	227,324	12.2	2.8
25-34	10,624	16.5	340,262	18.3	3.1
35-44	6,396	9.9	203,768	10.9	3.1
45-54	5,457	8.5	169,825	9.1	3.2
55-59	2,971	4.6	89,481	4.8	3.3
60-64	2,879	4.5	77,014	4.1	3.7
65-74	5,896	9.2	118,075	6.3	5.0
Over 74	<u>4,575</u>	<u>7.1</u>	<u>73,669</u>	<u>4.0</u>	<u>6.2</u>
TOTAL	64,355	100.0	1,861,846	100.0	3.5

Source: 1980 Census

More than one-quarter of the households in Escondido that paid more than 25 percent of their income for rent and more than one-third of the households that paid more than half of their income for rent were elderly households.

The income distribution of the elderly (62 and over) households was more concentrated in the lower income ranges than the income distribution of the non-elderly households in 1980. According to Table 49, less than 35 percent of the non-elderly households had incomes of less than \$10,000 by 1980, whereas 47.1 percent of the elderly households had incomes of less than \$10,000 by 1980. Elderly households constituted 30.3 percent of the lower income households which required rental subsidy (1,639 of 5,422: 1982 Housing Assistance Plan).

TABLE 49  
ELDERLY\* INCOME DISTRIBUTION  
OWNERS AND RENTERS  
ESCONDIDO  
1980

Household Type	Income					Total
	Less than \$10,000	\$10,000 to \$15,000	\$15,000 to \$20,000	\$20,000 to \$25,000	More than \$25,000	
Non-Elderly Owner	888	865	1,261	1,899	4,914	9,827
Non-Elderly Renter	3,001	1,967	1,572	998	1,066	8,604
Subtotal	3,889	2,832	2,833	2,897	5,980	18,431
Elderly Owner	1,250	791	460	447	893	3,841
Elderly Renter	1,867	450	197	150	109	2,773
Subtotal	3,117	1,241	657	597	1,002	6,614
TOTAL	7,006	4,073	3,490	3,494	6,982	25,045

\*Elderly: Over 62 years of age

Source: Special Tabulation, 1980 Census

f. Large Households

Another category of special housing need was large households (units with five persons or more). According to Table 50, the percentage of large households in the City was 9.7 percent in 1980. This percentage was lower than the percentage of large households in the region (11.2). In addition, the City's large households were predominantly (58.3 percent) owners. In the region, the large households were also predominantly owners. According to the City's Housing Assistance Plan, 6.9 percent of the lower income households which required rental subsidy were large households (376 of 5,422), and 7.2 percent of the very low income households which required rental subsidy were large households.

TABLE 50  
SIZE OF HOUSEHOLDS  
ESCONDIDO AND SAN DIEGO REGION  
1980

Person Per Household	Escondido		Region		Escondido As a Percent of Region
	Number	Percent	Number	Percent	
1 Person	6,131	24.5	159,098	23.7	3.9
2 Persons	9,279	37.0	231,213	34.5	4.0
3 Persons	3,979	15.9	112,288	16.8	3.5
4 Persons	3,206	12.8	92,374	13.8	3.5
5 Persons	1,438	5.7	43,323	6.5	3.3
6 or More Persons	1,013	4.0	31,798	4.7	3.2
TOTAL	25,046	99.9	670,094	100.0	3.7

Source: 1980 Census

g. Farmworkers

The housing needs of the farmworker were difficult to quantify. The 1980 Census provided indirect measurements of the extent of farmworkers. The illegal immigrant and migrant worker formed a substantial part of the farmworker population. The ability to gather information about the farmworker was limited because they were so mobile and reluctant to participate in any survey. The 1980 Census provided a few indicators of the potential farmworker population. All of the population and housing in Escondido was located inside the urbanized area. By comparison, the region had 6.8 percent of its population and 6.1 percent of its housing in a rural area. Second, 99.9 percent of the City's housing stock consisted of year round housing units in 1980 (99.7 percent for the region). Third, the City had 897 people employed in agriculture, forestry, fisheries, and mining industries in 1980, 3.3 percent of the total population in the City (vs. 22,046 in the region, or 2.9 percent of the region). The City had 790 people in farming forestry, and fishing occupations, 2.9 percent of the total population in the City (vs. 20,678 in the region, or 2.7 percent of the region).

While these indicators did not directly measure farmworker population (nor the housing needs of farmworkers), they did suggest that the farmworker was not a significant portion of the City's population nor a generator of a special housing need.



#### h. Persons in Need of Emergency Shelter

The Housing Element law was amended in 1984 and added persons in need of emergency shelter to the list of those groups which might have had a special housing need. Although special studies were to be conducted in 1985, no data was available at the time the housing element was revised. Based upon an informal survey of various city staff and agencies, the homeless population did not appear to be a significant housing need in the City. The type of services, facilities, and environment that attracted the homeless appeared to be located in the central city (San Diego) of the region.

## ENERGY CONSERVATION

Energy impacted housing in several ways. In addition to the energy requirements related to the use of the home, the energy used to travel from one's residence to work, to construct the housing, and to support housing services (for example, water) revealed a close relation of energy to housing.

New standards for energy conservation had been adopted by the state. New housing units had to comply to these standards. The state laws provided several alternatives which would satisfy the requirements: passive solar, insulation, or active solar.

Several incentives existed at both the state and federal level to encourage energy conservation: income tax credits, low-cost loans, grants, and energy audits. The major consideration involved cost. One, the cost of many energy saving devices were prohibitive to most households (especially low income). Two, the cost of the energy saving device had to provide a cost savings over time: the reduction in energy costs had to offset the cost of the improvements.

Energy issues were complex and addressed in a variety of manners. Building codes could have been upgraded; solar energy could have been required; and/or insulation standards could have been upgraded. A more unique concern could have been access to solar energy through setbacks, side yard, and height requirements. These protections would have been similar to the more established regulations which govern view and open space.

The following excerpts from the Regional Energy Plan highlighted the recommendations related to energy conservation for the residential buildings.

### "I. CONSERVATION AND SOLAR

#### 1981 Revised State Building Code for New Housing

- a. Local governments should ensure that local building officials are adequately trained through existing state and professional association sponsored seminars to assist builders in meeting the new codes, and ensure that adequate staffing exists to carry out an effective inspection and enforcement program.
- b. Local governments should support and participate in existing efforts by state (California Energy Commission) and local (County of San Diego) governments to provide flexible and simple designs and requirements through which the energy saving standards of the state code can be met. SANDAG may assist the state and county in communicating these improvements to local jurisdictions and the development community.
- c. Local governments should consider removing unreasonable restrictions to solar water and space heating systems from zoning codes and other development regulations. SANDAG may provide technical assistance to local staffs based on the energy "implementation packages" developed by the Regional Energy Task Force in 1980-81.

- d. Local governments should incorporate site and building design criteria or standards into subdivision and planned development regulations which will allow the opportunity for solar water and passive space heating in new homes. Local planners should be adequately trained so they can assist developers in meeting solar site design requirements and so they can enforce the requirements. SANDAG may provide technical assistance to local staffs based on the energy "implementation packages" developed by the Regional Energy Task Force in 1980-81.
- e. Local governments should require or encourage legal guarantees to solar access in new development. SANDAG may provide technical assistance to local staffs based on the energy "implementation packages" developed by the Regional Energy Task Force in 1980-81.
- f. Local governments should adopt minimum design standards for active solar water heaters. SANDAG may provide technical assistance to local staffs based on the energy "implementation packages" developed by the Regional Energy Task Force in 1980-81.

Resources: California Energy Commission and California Building Officials building code design manuals and training programs. County of San Diego passive solar design project (to be completed in FY83). SANDAG implementation packages on Removing Barriers to Solar Energy Use from Zoning Ordinances, Solar Water and Pool Heating, Solar Energy Site Plan Review and Solar Access.

#### Conservation in Existing Housing

- a. Local governments should adopt local weatherization ordinances, which require installation of cost-effective weatherization devices at time of sale.

Resources: SANDAG Implementation Package on Model Weatherization Ordinance. SANDAG Review of 1981 State Low Income Home Energy Assistance Plan.

#### Water Conservation and Reclamation

- a. Responsible state and local agencies should implement the water conservation programs recommended in the Water Conservation Plan for the San Diego Region adopted by the SANDAG Board in June, 1981, and the water reclamation projects listed in the "Areawide Water Quality Management Plan, Water Resources Element," also adopted by the SANDAG Board in June, 1981.

Resources: County Water Authority Information Program for water conservation. Water Conservation Plan for the San Diego Region.

#### Solar Space Heating and Cooling and Water and Pool Heating

- a. Local governments should ensure that building officials have adequate training and staffing to assist builders and to carry out an effective inspection and enforcement program.



- b. Local governments should evaluate incorporating site and building design criteria into commercial and industrial development regulations which will allow solar space and water heating (particularly passive solar heating and day lighting) in new commercial and industrial development. In addition, local governments should evaluate requiring or encouraging legal guarantees to solar access in new commercial and industrial development. SANDAG should seek funding to develop an "implementation package" containing the issues related to commercial and industrial solar site design and access and well as detailed guidelines, procedures and requirements. The implementation package should be developed with the assistance of an advisory committee including the San Diego Chamber of Commerce Energy Task Force, SDG&E, local jurisdiction staffs and businesses and industries with experience in solar applications.
- c. Local governments should assist residents and businesses in providing for and preserving reasonable solar access in existing developments when solar space and water heaters are installed in existing residential and non-residential development. SANDAG should seek funding to develop an "implementation package" including issues, and procedures and guidelines. The development of the implementation package should be assisted by local government staffs, and the solar industry.

Resources: California Energy Commission and California Building officials non-residential building standard manuals and training programs.

#### Land Use and Transportation Planning for Energy Efficiency

- a. Local governments should periodically evaluate their land use and transportation planning program to ensure that policies, plans and plan implementation procedures encourage development to take advantage of opportunities for increased energy efficiency. For example, location of energy intensive uses adjacent to new or existing electricity generation facilities to create opportunities for cogeneration. SANDAG should seek funding for an evaluation of energy efficiency opportunities in land use and transportation planning and implementation for the region. The evaluation should result in policies and guidelines for local governments."

## APPENDICES

# APPENDIX A-1

## AGE/SEX PYRAMID SUPPORT DATA ESCONDIDO 1970-1980

<u>Age</u>	<u>1970</u>				<u>1980</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
Less than 5	1,627	(4.4)	1,469	(4.0)	2,513	(3.9)	2,400	(3.7)
5-9	1,745	(4.7)	1,683	(4.6)	2,228	(3.5)	2,121	(3.3)
10-14	1,762	(4.8)	1,649	(4.5)	2,280	(3.5)	2,149	(3.3)
15-19	1,430	(3.9)	1,603	(4.4)	2,672	(4.2)	2,743	(4.3)
20-24	1,243	(3.4)	1,472	(4.0)	3,273	(5.1)	3,178	(4.9)
25-34	2,144	(5.8)	2,210	(6.0)	5,388	(8.4)	5,236	(8.1)
35-44	1,869	(5.1)	1,933	(5.3)	3,122	(4.9)	3,274	(5.1)
45-54	1,732	(4.7)	1,950	(5.3)	2,572	(4.0)	2,885	(4.5)
55-59	710	(1.9)	978	(2.7)	1,321	(2.1)	1,650	(2.6)
60-64	825	(2.2)	1,035	(2.8)	1,272	(2.0)	1,607	(2.5)
65-74	1,667	(4.5)	1,983	(5.4)	2,476	(3.8)	3,420	(5.3)
Over 74	867	(2.4)	1,206	(3.3)	1,734	(2.7)	2,841	(4.4)
TOTAL	703,294	(47.9)	19,171	(52.1)	30,851	(47.9)	33,504	(52.1)
	36,792				64,355			

Sources: 1970 and 1980 Census and special tabulation by SANDAG.



# APPENDIX A-2

## AGE/SEX PYRAMID SUPPORT DATA SAN DIEGO REGION 1970-1980

	<u>1970</u>				<u>1980</u>			
<u>Age</u>	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
Less than 5	55,168	(4.1)	52,635	(3.9)	66,049	(3.5)	62,910	(3.4)
5-9	63,553	(4.7)	61,666	(4.5)	63,687	(3.4)	60,232	(3.2)
10-14	64,653	(4.8)	62,257	(4.6)	66,692	(3.6)	64,566	(3.5)
15-19	87,656	(6.5)	58,199	(4.3)	99,098	(5.3)	79,194	(4.3)
20-24	100,983	(7.4)	60,642	(4.5)	132,711	(7.1)	94,613	(5.1)
25-34	88,708	(6.5)	83,947	(6.2)	177,844	(9.6)	162,418	(8.7)
35-44	75,071	(5.5)	75,559	(5.6)	102,256	(5.5)	101,512	(5.5)
45-54	70,352	(5.2)	75,027	(5.5)	82,627	(4.4)	87,198	(4.7)
55-59	26,197	(1.9)	29,903	(2.2)	41,522	(2.2)	47,959	(2.6)
60-64	21,675	(1.6)	25,707	(1.9)	36,018	(1.9)	40,996	(2.2)
65-74	32,160	(2.4)	41,179	(3.0)	52,111	(2.8)	65,964	(3.5)
Over 74	<u>17,118</u>	<u>(1.3)</u>	<u>27,839</u>	<u>(2.1)</u>	<u>26,931</u>	<u>(1.4)</u>	<u>46,738</u>	<u>(2.5)</u>
TOTAL	703,294	(51.8)	654,560	(48.2)	947,546	(50.9)	914,300	(49.1)
	1,357,854				1,861,846			

Sources: 1970 and 1980 Census and special tabulation by SANDAG.

APPENDIX B  
VACANCY SUPPORT DATA  
ESCONDIDO ZIP CODES  
1981-1984

	<u>Total Units</u>	<u>Used</u>	<u>New</u>	<u>Total</u>	<u>Under Construction</u>
MAY, 1984					
All Units					
92025	16,084	192 (1.2)	106 (0.7)	298 (1.9)	402 (2.5)
92026	8,035	132 (1.6)	49 (0.6)	181 (2.3)	207 (2.6)
92027	<u>11,729</u>	<u>128 (1.1)</u>	<u>85 (0.7)</u>	<u>213 (1.8)</u>	<u>107 (0.9)</u>
TOTAL	35,848	452 (1.3)	240 (0.7)	692 (1.9)	716 (2.0)
Single Family					
92025	8,709	93 (1.1)	91 (1.0)	184 (2.1)	265 (3.0)
92026	4,938	70 (1.4)	49 (1.0)	119 (2.4)	129 (2.6)
92027	<u>7,043</u>	<u>62 (0.9)</u>	<u>50 (0.7)</u>	<u>112 (1.6)</u>	<u>67 (1.0)</u>
TOTAL	20,690	225 (1.1)	190 (0.9)	415 (2.0)	461 (2.2)
Multiple Family					
92025	5,324	81 (1.5)	15 (0.3)	96 (1.8)	137 (2.6)
92026	2,461	59 (2.4)	0 (0.0)	59 (2.4)	78 (3.2)
92027	<u>3,135</u>	<u>50 (1.6)</u>	<u>35 (1.1)</u>	<u>85 (2.7)</u>	<u>40 (1.3)</u>
TOTAL	10,920	190 (1.7)	50 (0.5)	240 (2.2)	255 (2.3)
Mobile Homes					
92025	2,051	18 (0.9)			
92026	636	3 (0.5)			
92027	<u>4,238</u>	<u>37 (1.0)</u>			
TOTAL	4,238	37 (0.9)			
APRIL, 1983					
All Units					
92025	15,729	187 (1.2)	95 (0.6)	282 (1.8)	708 (4.5)
92026	7,940	69 (0.9)	104 (1.3)	173 (2.2)	137 (1.7)
92027	<u>11,659</u>	<u>110 (0.9)</u>	<u>130 (1.1)</u>	<u>240 (2.1)</u>	<u>84 (0.7)</u>
TOTAL	35,328	366 (1.0)	329 (0.9)	695 (2.0)	929 (2.6)

	<u>Total Units</u>	<u>Used</u>	<u>New</u>	<u>Total</u>	<u>Under Construction</u>
Single Family					
92025	8,625	71 (0.8)	54 (0.6)	125 (1.4)	405 (4.7)
92026	4,913	28 (0.6)	62 (1.3)	90 (1.8)	37 (0.8)
92027	<u>6,870</u>	<u>36 (0.5)</u>	<u>70 (1.0)</u>	<u>106 (1.5)</u>	<u>80 (1.2)</u>
TOTAL	20,408	135 (0.7)	186 (0.9)	321 (1.6)	522 (2.6)
Multiple Family					
92025	5,074	87 (1.7)	41 (0.8)	128 (2.5)	303 (6.0)
92026	2,415	34 (1.4)	42 (1.7)	76 (3.1)	100 (4.1)
92027	<u>3,079</u>	<u>33 (1.1)</u>	<u>60 (1.9)</u>	<u>93 (3.0)</u>	<u>4 (0.1)</u>
TOTAL	10,568	154 (1.5)	143 (1.4)	297 (2.8)	407 (3.9)
Mobile Homes					
92025	2,030	29 (1.4)			
92026	612	7 (1.1)			
92027	<u>1,710</u>	<u>41 (2.4)</u>			
TOTAL	4,352	77 (1.8)			
MAY, 1982					
All Units					
92025	17,413	139 (0.8)	116 (0.7)	255 (1.5)	48 (0.3)
92026	6,629	116 (1.7)	122 (1.8)	238 (3.6)	39 (0.6)
92027	<u>11,306</u>	<u>133 (1.2)</u>	<u>132 (1.2)</u>	<u>265 (2.3)</u>	<u>322 (2.8)</u>
TOTAL	35,348	388 (1.1)	370 (1.0)	758 (2.1)	408 (1.2)
Single Family					
92025	9,729	42 (0.4)	79 (0.8)	121 (1.2)	26 (0.3)
92026	3,567	23 (0.6)	51 (1.4)	74 (2.1)	26 (0.7)
92027	<u>6,683</u>	<u>50 (0.7)</u>	<u>132 (2.0)</u>	<u>182 (2.7)</u>	<u>322 (4.8)</u>
TOTAL	19,979	115 (0.6)	262 (1.3)	377 (1.9)	374 (1.9)
Multiple Family					
92025	5,377	61 (1.1)	37 (0.7)	98 (1.8)	22 (0.4)
92026	2,471	91 (3.7)	71 (2.9)	162 (6.6)	12 (0.5)
92027	<u>3,067</u>	<u>75 (2.4)</u>	<u>0 (0.0)</u>	<u>75 (2.4)</u>	<u>0 (0.0)</u>
TOTAL	10,915	227 (2.1)	108 (1.0)	335 (3.1)	34 (0.3)
Mobile Homes					
92025	2,307	36 (1.6)			
92026	591	2 (0.3)			
92027	<u>1,556</u>	<u>8 (0.5)</u>			
TOTAL	4,454	46 (1.0)			



MARCH, 1981	<u>Total Units</u>	<u>Used</u>	<u>New</u>	<u>Total</u>	<u>Under Construction</u>
All Units					
92025	16,697	314 (1.9)	179 (1.1)	493 (3.0)	360 (2.2)
92026	6,428	126 (2.0)	250 (3.9)	376 (5.8)	30 (0.5)
92027	<u>11,006</u>	<u>153 (1.4)</u>	<u>65 (0.6)</u>	<u>218 (2.0)</u>	<u>135 (1.2)</u>
TOTAL	34,131	593 (1.7)	494 (1.4)	1,087 (3.2)	525 (1.5)
Single Family					
92025	9,947	123 (1.2)	131 (1.3)	254 (2.6)	125 (1.3)
92026	3,444	34 (1.0)	52 (1.5)	86 (2.5)	28 (0.8)
92027	<u>6,406</u>	<u>51 (0.8)</u>	<u>47 (0.7)</u>	<u>98 (1.5)</u>	<u>135 (2.1)</u>
TOTAL	19,797	208 (1.1)	230 (1.2)	438 (2.2)	288 (1.5)
Multiple Family					
92025	4,763	141 (3.0)	48 (1.0)	189 (4.0)	235 (4.9)
92026	2,395	77 (3.2)	198 (8.3)	275 (11.5)	2 (0.1)
92027	<u>3,078</u>	<u>95 (3.1)</u>	<u>18 (0.6)</u>	<u>113 (3.7)</u>	<u>0 (0.0)</u>
TOTAL	10,236	313 (3.1)	264 (2.6)	577 (5.6)	237 (2.3)
Mobile Homes					
92025	1,987	50 (2.5)			
92026	589	15 (2.5)			
92027	<u>1,522</u>	<u>7 (0.5)</u>			
TOTAL	4,098	72 (1.8)			

Sources: Federal Loan Home Bank Board, San Diego SMSA Vacancy Surveys,  
March 1981, May 1982, April 1983, and May 1984.

# APPENDIX C

## HOUSEHOLD INCOME DISTRIBUTION TOTAL AND PERCENT<sup>a</sup> SAN DIEGO REGION 1980

	<u>Very Low</u>		<u>Low</u>		<u>(Lower)<sup>d</sup></u>		<u>Moderate</u>		<u>All Other</u>		<u>Total</u>	
Carlsbad	2,134	(15.8)	1,826	(13.5)	(3,960-29.3)		2,131	(15.8)	7,419	(54.9)	13,510	(100.0)
Chula Vista	6,412	(21.1)	4,964	(16.3)	(11,376-37.4)		6,051	(19.9)	12,992	(42.7)	30,419	(100.0)
Coronado	1,337	(19.4)	1,080	(15.7)	(2,417-35.1)		1,139	(16.6)	3,323	(48.3)	6,879	(100.0)
Del Mar	458	(20.4)	271	(12.1)	(729-32.4)		304	(13.5)	1,215	(54.0)	2,248	(100.0)
El Cajon	7,448	(26.2)	5,453	(19.2)	(12,901-45.3)		5,675	(19.9)	9,873	(34.7)	28,449	(100.0)
Escondido	6,485	(25.9)	4,797	(19.1)	(11,282-45.0)		5,046	(20.1)	8,748	(34.9)	25,076	(100.0)
Imperial Beach	2,071	(26.8)	1,975	(25.6)	(4,046-52.4)		1,699	(22.0)	1,970	(25.5)	7,715	(100.0)
La Mesa	4,912	(22.8)	3,836	(17.8)	(8,748-40.6)		4,233	(19.6)	8,589	(39.8)	21,570	(100.0)
Lemon Grove	1,386	(19.1)	1,163	(16.1)	(2,549-35.2)		1,663	(23.0)	3,031	(41.8)	7,243	(100.0)
National City	4,949	(34.8)	3,244	(22.8)	(8,193-57.6)		3,044	(21.4)	2,982	(21.0)	14,219	(100.0)
Oceanside	7,104	(24.4)	6,103	(21.0)	(13,207-45.4)		6,071	(20.9)	9,799	(33.7)	29,077	(100.0)
Poway <sup>b</sup>	1,078	(10.7)	1,002	(9.9)	(2,080-20.6)		1,842	(18.3)	6,164	(61.1)	10,086	(100.0)
San Diego	77,602	(24.1)	56,568	(17.6)	(134,170-41.7)		62,268	(19.4)	125,160	(38.9)	321,598	(100.0)
San Marcos	1,090	(17.5)	1,093	(17.6)	(2,183-35.1)		1,359	(21.8)	2,681	(43.1)	6,223	(100.0)
Santee <sup>b</sup>	2,407	(15.5)	2,103	(13.5)	(4,510-29.0)		3,314	(21.3)	7,731	(49.7)	15,555	(100.0)
Vista	3,354	(24.3)	2,798	(20.4)	(6,152-44.7)		2,909	(21.2)	4,688	(34.1)	13,749	(100.0)
Unincorporated <sup>c</sup>	20,571	(17.6)	17,556	(15.0)	(38,127-32.6)		20,993	(17.9)	57,898	(49.5)	117,018	(100.0)
Region Total	150,798	(22.5)	115,832	(17.3)	(266,630-39.8)		129,741	(19.3)	274,263	(40.9)	670,634	(100.0)
	(1)		(2)		(3)		(4)		(5)		(6)	

<sup>a</sup>Parentheses ( ) after number is the percent of that income category of the total households in the jurisdiction.

<sup>b</sup>Based upon census data for Census Designated Places (CDP).

<sup>c</sup>Region total minus total of Poway & Santee CDP's.

<sup>d</sup>Lower income is not included in total to avoid double counting very low & low income households.

Source: 1980 Census (STF Printouts)



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